Joker says GMA offer of reconciliation 'all for show'

Story below, COL. 6

PHILIPPINE DAILY INQUIRER
BALANCED NEWS, FEARLESS VIEWS

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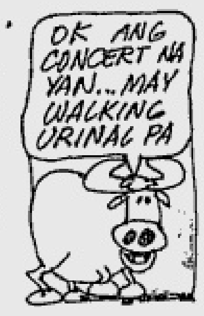
'Terrors' wow captive audience

By Volt Contreras

BAYANI Fernando came out in a hot-pink costume and proudly called himself "The Walking Urinal," a persona inspired by his ubiquitous legacy as MMDA chair: sidewalk mini-toilets.

TERRORS/ A20


OK ANG CONCERT NA YAN... MAY WALKING URINAL PA

LEGAL test case fails: Rod Strunk would have been the first American citizen to be extradited by the US government to the Philippines.

PDI PHOTO

Strunk home free; Kaye blames DOJ

US judge throws out extradition request

By Leila B. Salaverria and Philip C. Tubeza

THE EXTRADITION case against Rod Lauren Strunk, prime suspect in the killing of his wife, actress Nida Blanca, was lost due to the Department of Justice's "negligence," the lawyer of Blanca's daughter Kaye Torres said yesterday.

"The DOJ and the NBI (National Bureau of Investigation) are to be blamed for this fiasco," former Court of Appeals Justice Harriet Demetriou said. "Ms Kaye Torres and I have proof of their negligence which we will present on Monday during a press conference."

The press conference is scheduled for 10 a.m. at the residence of Torres in White Plains Subdivision in Quezon City.

Strunk can walk free after US District Court Judge Gregory Hallows denied the DOJ request for him to be extradited to the Philippines.

Alma Mallonga, a lawyer of Strunk's, said that as of 1:30 p.m. (Philippine time) yesterday, her client was still in jail in Sacramento, California, but would be

STRUNK/ A4

A TEARFUL Kaye Torres, daughter of the murdered actress, Nida Blanca, observed the second death anniversary of her mother last week at the Loyola Memorial still crying for justice.

JOAN BONDOC

Judge's 'body language': She smiled, smirked

By Volt Contreras, Tina Santos and Philip C. Tubeza

QUEZON City Judge Teresita Yadao was already showing the body language of a biased court official even before she junked the Kuratong Baleleng case, according to "running priest" Robert Reyes.

"She would always smile when glancing at the defense lawyers (of Sen. Panfilo Lacson) and smirk when she was listening to the prosecutors," Reyes said, recalling the two hearings of the reraffled case before Yadao's court.

Reyes took to criticizing even the judge's "behavior in court" as he joined private lawyers in denouncing Yadao's ruling as another "rubout of justice."

On Wednesday, Yadao dismissed the case against Lacson and his 33 co-accused on the ground that there was insufficient evidence that 11 suspected members of the Kuratong Baleleng gang had been summarily executed. The accused claimed that the suspected bank robbers died in a shootout in 1995.

"How can a decision be done so quickly, so easily? There was hardly a chance for the prosecution to state their case," he wondered aloud at a press conference.

"This is not just *lutong macao*

JUDGE/ A20

GMA rebukes foes for violent protest

By Juliet Labog-Javellana and Armand N. Nocum

PRESIDENT Macapagal-Arroyo yesterday blamed "unscrupulous political leaders" for egging on the poor to stage Wednesday's protest rally in Makati City—even as ousted President Joseph Estrada literally distanced himself from the mass action.

"I have nothing to do with that. I'm too far away from them," Estrada said, speaking from Camp Capinpin in Tanay, Rizal, where he is detained on plunder and graft charges.

In a telephone interview with the INQUIRER, Estrada strongly con-

GMA REBUKES/ A10

Reconciliation? Joker says it's 'all for show'

By Christine O. Avendano, Armand N. Nocum and Juliet Labog-Javellana

PRESIDENT Macapagal-Arroyo's "total reconciliation" plan met with undisguised skepticism in the Senate. Even administration senators could not muster enough enthusiasm for the new venture.

"That's all for show," a smiling Sen. Joker Arroyo told reporters, before dismissing the issue as "not worth commenting (on)."

Senate President Franklin Drilon, who attended Wednesday's national prayer breakfast, where Ms Macapagal launched her reconciliation initiative, was non-committal. He told reporters, in jest, that he was "invoking his right to privacy" when asked for comment.

Three other members of the administration coalition in the

RECONCILIATION/ A19

Wreckage of 'suicide' US warship found in Subic

By Tonette Orejas
PDI Central Luzon Desk

USS LANIKAI

SUBIC BAY FREEPORT ZONE—Divers have found the wreck of the USS Lanikai, which US President Franklin Delano Roosevelt had sent on a suicide mission with 12 Filipinos among its 18-member crew, thus ending the search for what its lone officer aboard had called "the last surface warship to leave Manila and survive."

The century-old wooden ship sank during a storm in 1946, or 57 years ago, while anchored at the Subic Naval Base for repairs. It was found lying at a depth of 100 feet in the remote Nabasan Bay west of here on Oct. 5 by divers from Masterdive, a company commissioned by the Subic Bay Metropolitan Authority.

"It's of great historical importance," retired Capt. Victor Mamon, SBMA senior deputy administrator for operations, said on Thursday.

Whatever is known of the schooner, as wooden warships were called during World War II, was told by its own officer US Navy Lt. Kemp Tolley, according to Masterdive president Brian Homan.

Tolley, who retired as an admiral, left two memoirs. One was the book, "Cruise of Lanikai," which was published by the Naval Institute Press of the US Naval Academy in Annapolis, Maryland.

Another was an article in the January 1967 edition of Shipmate, the journal of the

WRECKAGE/ A4

PAIN IN THE...

...knee, explains Imelda Marcos before the Sandigan to justify why she arrived from her trip two weeks late. *(Story on Page A2.)*

JOAN BONDOC

IRAQ'S DEADLIEST

19 Italians killed by suicide bomber

NASIRIYAH, Iraq— A suicide bomber blew up a truck packed with explosives at an Italian paramilitary base in this southern Iraq city on Wednesday, killing at least 28 people, 19 of them Italians — the deadliest attack against a US ally since the occupation began.

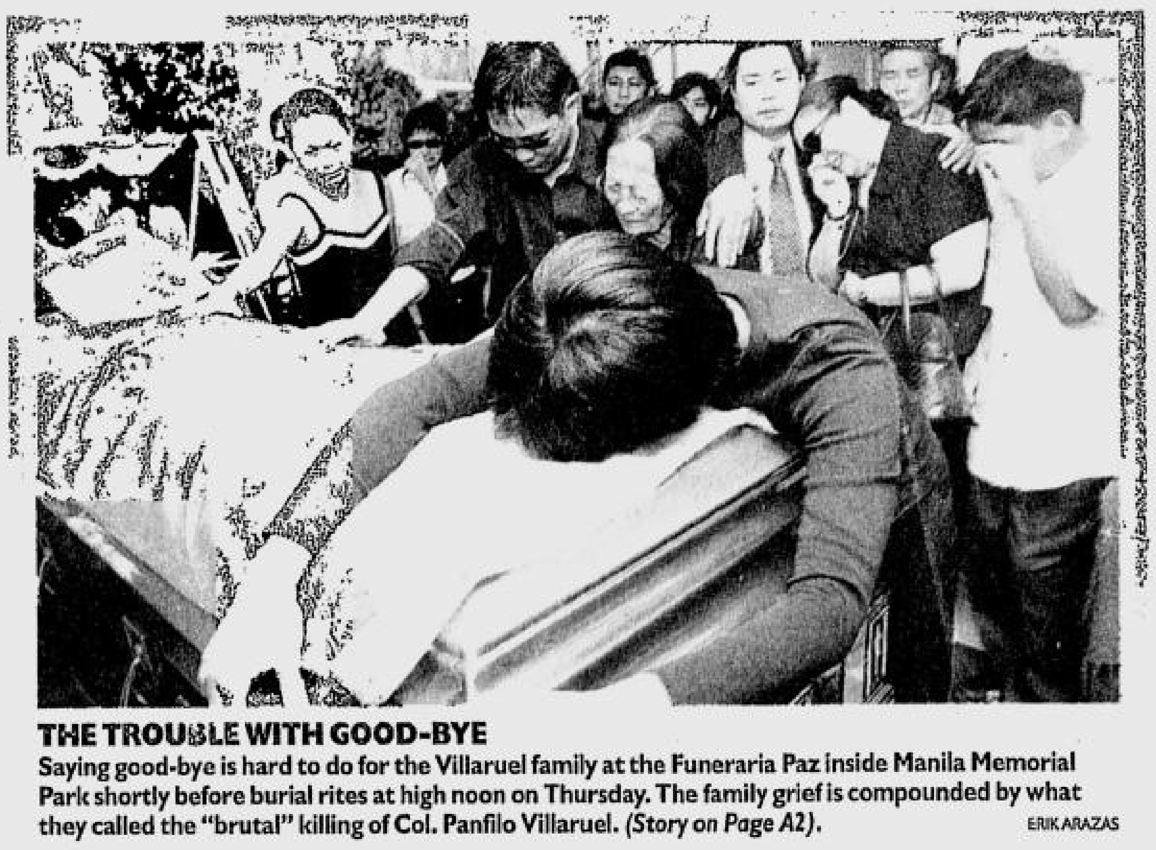
About 2,300 Italian troops are in southern Iraq and Prime Minister Silvio Berlusconi has said they will stay.

Elsewhere in Iraq, at least two more US soldiers were killed and three others wounded in separate roadside bomb attacks. Insurgents have now killed 156 US troops since President George W. Bush declared major combat in Iraq over on May 1.

Grappling with an expanding insurgency, US forces backed by an AC-130 gunship destroyed a dye factory in southern Baghdad on Wednesday evening, setting off explosions that reverberated through the capital. Two Iraqis were also killed in an Apache helicopter strike against a van used to launch mortar attacks on the US military.

The suicide bombing in the relatively quiet Shiite Muslim city of Nasiriyah prompted Portugal to decide to send 128

19 ITALIANS/ A21



THE TROUBLE WITH GOOD-BYE

Saying good-bye is hard to do for the Villaruel family at the Funeraria Paz inside Manila Memorial Park shortly before burial rites at high noon on Thursday. The family grief is compounded by what they called the "brutal" killing of Col. Panfilo Villaruel. *(Story on Page A2).*

ERIK ARAZAS

PHILIPPINE DAILY INQUIRER

FRIDAY, NOVEMBER 14, 2003

E-mail: pr_news@inquirer.com.ph

Second FRONTPAGE

WEATHER FORECAST

FORECAST: Catanduanes, Albay, Sorsogon, Masbate, Burias Island and Eastern Visayas including Dinagat Island will experience stormy weather. Southern Quezon, Marinduque, Cuyo, Oriental Mindoro, Romblon, rest of Visayas, rest of Bicol Region and Surigao Provinces will have rains and gusty winds.

COMPILED BY: RAY LEYESA, PDI RESEARCH/11/14/03 SOURCE: PAGASA

Metro Manila	Cloudy with Rains	Iloilo/Bacolod	Rains
Baguio	Cloudy with Rains	Roxas	Rains
Tuguegarao	Cloudy with Rains	Cebu	Cloudy with Rains
Laoag	Cloudy with Rains	Tacloban	Stormy
Clark Zone	Cloudy with Rains	Gen. Santos	Cloudy with Rains
Tagaytay	Cloudy with Rains	Zamboanga	Cloudy with Rains
Legazpi	Stormy	Cagayan de Oro	Cloudy with Rains
Calapan	Rains	Davao	Cloudy with Rains

Villaruel buried amid calls for justice

THE FAMILY of slain Col. Panfilo Villaruel cried out for justice and vowed to get at the truth behind his brutal killing as he was laid to rest at the Manila Memorial Park in Parañaque yesterday.

The former Air Transportation Office chief, who was killed by a police assault team after he and an aide seized the Ninoy Aquino International Airport 2 control tower late Friday, was buried at noon yesterday without military honors.

"You did not die in vain, Dad. You will live in the hearts and minds of Filipinos," cried Villaruel's eldest son, Frederick.

Villaruel's wife, Maritess, swooned when the casket was opened for a last viewing.

"Oh my God! Why?" she cried out.

After the funeral, Villaruel's six children released about 100 white balloons with the words "Peace be with you!"

A 10:30 a.m. Mass preceded the burial which was attended by about 200 relatives, friends and supporters. Seen at the Mass were Social Welfare Secretary Dinky Soliman, Council on Philippine Affairs (Copa) secretary general Pastor "Boy" Saycon and Cory Quirino, vice president of the Volunteers Against Crime and Corruption.

Soliman said she was there as a relative and as a representative of the government. She is a first cousin of Maritess Villaruel.

"I knew him as Kuya Bill. He was an idealist," Soliman said of Villaruel.

A choir composed of ATO employees which the late colonel had organized sang songs during the Mass. Villaruel's sister-in-law, Celia Lalizan, said it was his wish to have the choir sing at his funeral.

His classmates at the Philippine Air Force Flying School, Class 1961, served as pallbearers and wore black ribbons on their right arms.

Maritess Villaruel said the family would wait for the results of a congressional investigation.

"We leave it up to the people to judge," she said in Filipino.

"The people will be the judge of the truth," said Frederick.

According to Maritess, she had requested military honors for her husband but was turned down. She said she received a call a day before the burial telling her Villaruel would be accorded military honors, but it was "too late."

Malacañang, meanwhile, has appealed to the Senate committee investigating the killing not to vilify the SWAT team that took out Villaruel and his aide, Navy Lt. Ricardo Catchillar, during the Naia siege.

"This is not a game of heroes and villains. The authorities did their job under intense operational pressure and it is unfair to judge them in hindsight. The assault team was equally at risk," said presidential ppokesperson Ignacio Bunye in a statement.

"Let us set speculations aside, deal with the facts and do what is right," he said.

The senators had questioned the assault team's use of excessive force to resolve the crisis.

Bunye said the President has ordered a full inquiry into the incident by the agencies directly involved in the operation of the Naia control tower, including the Department of Transportation and Communication, Philippine National Police, the airport management and the National Bureau of Investigation. *Christine A. Paita, Abigail L. Ho and Gil C. Cabacungan*

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FUSO

House to amend impeachment rules, says JDV

THE HOUSE of Representatives will amend its rules of impeachment to conform with the Constitution after two of its provisions were recently struck down for being unconstitutional by the Supreme Court, Speaker Jose de Venecia said.

At the same time, De Venecia authorized Rep. Robert "Ace" Barbers, chair of the House committee on accounts, to file a bill amending the presidential decree that created the Judiciary Development Fund to give Congress oversight powers over the JDF, and to ensure that the funds go to court employees.

The House had revised the rules on impeachment to make sure that there would be no repeat of the unilateral transmittal of the Articles of Impeachment to the Senate as former Speaker Manuel Villar did during the impeachment of ex-President Joseph Estrada in 2000.

The revised House rules deemed an impeachment complaint "initiated" on the day that the committee on justice found the complaint sufficient in substance, or in cases where a verified complaint or impeachment resolution was filed or endorsed by at least a third of the House membership, on the day it is filed with the secretary general.

Under these rules, the pro-impeachment legislators claimed that the first impeachment complaint against Chief Justice Hilario Davide, which the justice committee junked, had not been initiated. Thus, they claimed, the second complaint against Davide was valid.

The Supreme Court, however, ruled that Sections 16 and 17 of Rule V of the House impeachment rules were unconstitutional.

De Venecia said that a House panel will sit down with Davide, the chief of court administrators and the budget and justice secretaries to discuss the proposed bill on the JDF. *Cynthia D. Balana with a report from Christine Avendaño*

Trip was most stressful—Imelda

By Armand N. Nocum

FORMER first lady Imelda Marcos yesterday was the picture of pain and suffering—in contrast to her past glory—as she reported to the Sandiganbayan upon her return from a foreign trip over two weeks late.

Marcos went to the Sandiganbayan from the airport to sign clearances and present her passport—a procedural requirement set by the court where she is facing 11 graft charges.

Mindful of the presence of the media, Marcos punctuated her walk with a slight limp. She was accompanied by her personal physician Dr. Lorenzo Hocson and lawyer Robert Sison.

"This has been the most harassed and stressful trip I ever had. I was only thankful that I was able to fulfill my promise of pilgrimage to the Holy Mother. I thanked the Blessed Mother for all the blessings she had bestowed on me," she told reporters after the hearing, tears streaking her mascara.

Facing possible arrest after extending her five-country trip, Marcos raised her black pantsuit three times to reveal a heavily bandaged left knee. The skin around the bandage was reddish with a slight swelling.

She said she went to London to have her eyes and knees checked. She said doctors there advised her to return immediately for therapy and rehabilitation.

"They have taken everything from the Marcoses. Now they would take not only my life, but even my eyesight. They want a conviction for life, a conviction for imprisonment and a conviction for eyesight. What more can they want?" she said.

The Sandiganbayan and the Manila Regional Trial Court had given Marcos one month to go to the United States to have her eyes examined. They also allowed her to make pilgrimages to the shrines of Our Lady in Portugal and France and to go to the Vatican, but she failed to return to the Philippines by the Oct. 26 deadline after making a side trip to London.

Although her lawyer filed a motion to extend her trip, government prosecutors asked that her bond be forfeited and she be cited in contempt and jailed for willfully violating conditions set by the court.

Coco tillers sue Danding for plunder before Ombudsman

COCONUT farmers yesterday filed a suit for plunder before the Ombudsman against business tycoon Eduardo "Danding" Cojuangco and several others for allegedly using P150 billion in coconut levy funds to acquire stocks in First United Bank in 1975, among other grounds.

Also named in the complaint filed by the Pinag-isang Lakas ng Magbubukid sa Quezon and the Bicol Coconut Planters Association Inc. were Juan Ponce Enrile, then chair of the Philippine Coconut Authority, and Maria Clara Lobregat, a PCA director.

Lawyer Jobert Pajilda, representing the farmers, said the complaint was a test case.

"We understand that penal laws are not retroactive and that the Plunder Law was only recently signed. But we believe that Cojuangco and the other respondents are still committing plunder because they continue to benefit from their earlier illegal acts," he said.

The complaint alleged that the respondents in 1975 purchased 72.2 percent of the authorized capital stock of FUB, which was owned by relatives of Cojuangco and later renamed United Coconut Farmers Bank.

The P150 million was paid by the PCA, which was later reimbursed from the coconut levy funds known as the Coconut Consumers' Stabilization Fund.

The complainants said that of the 72.2 percent in FUB stock, 64.98 percent was placed in the name of the PCA allegedly for the benefit of coconut farmers and 7.2 percent went to Cojuangco. *Norman Bordadora*

'Weng' brings rains

TROPICAL storm Weng (international name: Nepartak) has intensified, threatening the Visayas and Bicol with winds of up to 85 kilometers per hour near the center and gustiness of up to 100 kph.

Signal No. 2 has been raised over the Samar and Leyte provinces, Surigao del Norte and Sur, and Biliran and Dinagat Islands. Signal No. 1 is up over the Camarines and Negros provinces, Romblon, southern Quezon, Marinduque, Catanduanes, Sorsogon, Albay, Masbate, Cebu, Bohol and Burias, Panay and Siquijor Islands. *Norman Bordadora*

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Strunk home free; Kaye blames DOJ

From page A1

freed very soon after the requisite paperwork for his release had been completed.

Mallonga said Hallows denied the extradition request because the Philippine government had presented evidence full of hearsay and of "impossibilities and contradictions."

"The judge did not even need to consider our defense (to make his decision) because of the level of evidence of the prosecution," Mallonga said.

The National Bureau of Investigation was the agency that presented all the evidence in the Blanca murder case to US prosecutors. The evidence the NBI had gathered, however, stood up in a Philippine court enough for a judge to issue a warrant of arrest against Strunk.

No appeal

With the decision of the US District Court, it is time for the NBI to "look for a credible suspect," especially because the decision not to extradite Strunk cannot be appealed, according to Mallonga.

No lack of documents

Justice Undersecretary Ma. Merceditas Gutierrez said the DOJ was not negligent in pursuing the case. "We were in contact with the US Attorney General's office during the proceedings. There was no lacking document because we would have been informed by the US attorney representing the case," she said. American lawyer Ken Melikian represented the Philippines in the case.

Gutierrez maintained that the DOJ was able to submit all the evidence necessary to establish probable cause. "This is really surprising because when we succeeded in getting a provisional arrest warrant (against Strunk) we were sure that we would get an approval for our request for extradition," she said.

On Nov. 7, the second anniversary of Blanca's killing, the actress' daughter bewailed the alleged negligence of the DOJ after it allegedly failed to submit to the US court all the documents needed for Strunk's extradition.

Last month, Demetriou scored the DOJ and the NBI for not submitting all the statements and depositions taken by the police and the NBI during the investigation. She said that this was a "serious case of obstruction of justice," which deprived the country's American lawyers of the chance to rebut the allegations of Strunk's counsel.

Good as final

Gutierrez admitted that an extradition court's denial of a request was usually considered as "good as final." But she said she would consult with US Justice Department officials on whether the case could still be elevated to an appellate court.

"I hope this is not the end. Normally, *wala na*. We would like to see first the ruling of the court and we will decide after what action to take," Gutierrez said.

Trial of co-accused

Although Strunk will be released from his provisional arrest, the trial of his co-accused Philip Medel at the Pasig City Regional Trial Court will continue, according to the justice undersecretary.

WHO DONE IT? All-time favorite actress, Nida Blanca, was stabbed to death in the parking lot of a condominium building in Greenhills, San Juan.

FILE PHOTO

Gutierrez said that on Wednesday, she even talked to US justice officials who expressed confidence that Strunk would be extradited.

"We are also saddened because we did all we could do to submit all the documents to convince the US court to bring back Mr. Strunk," Gutierrez said, adding that it was the American lawyers who advised the DOJ on what documents to submit.

Shocked

NBI Interpol chief lawyer Ric Diaz said he was shocked at reports that the extradition request was denied because Jeffrey Cole, US legal attaché to the Philippines, had assured him a week ago that there was a good chance that Strunk would be extradited.

The NBI even sent two of its investigators to Sacramento last month in order to present an audio-visual report on the Blanca murder case before prosecutors, according to Diaz.

He said he felt tired and disappointed because of the US District Court decision. "But we have to submit ourselves to the bar of justice," he said.

Gutierrez said this was only the second time the Philippines lost an extradition case in the United States. The country won six other cases, she added.

"We were really pushing for this because this would have been the first time that they would extradite an American citizen. This was a test case in the extradition of a US national," she said.

Wreckage of 'suicide' US warship found in Subic

From page A1

academy's alumni association.

In the book, subtitled "Enticement to War," Tolley disclosed the "top secret orders" received by Adm. Thomas Hart from Roosevelt on Dec. 3, 1941:

"Charter three small vessels ... " and send them " ... as soon as possible and within two days if possible after receipt this dispatch ... " to stations off the Indo-Chinese harbors where the Japanese invasion forces destined for Malaya then lay at anchor.

This task, he said in the footnote, was fully tackled in the article, "The Strange Assignment of USS Lanikai" in the September 1962 Naval Institute Proceedings. Tolley called the episode "bizarre."

Provoke Japan

Its mission in Indonesia in 1941, he revealed in the book, was to do "information patrol" and "provoke" the Japanese Army to war.

Built some years before the 1900s, the 87-foot vessel was, Tolley recalled, bought by "a group of wealthy Manila businessmen" for recreation.

The US Navy took over the ship that was then with Luzon Stevedoring Co. Ltd. in Manila. Two days after Roosevelt's order, it was commissioned as a US "man-of-war" or an official warship in the naval yard in Cavite.

On orders of Roosevelt, the ship was fitted with a three-pound Spanish-American War gun and two World War I 30-cal. Lewis machine guns.

"In compliance with a 'suggestion' in FDR's (Roosevelt's) message, 12 of Lanikai's crew of 18 were Filipino," Tolley related.

Funny, heroic

Homan, in a letter to SBMA Chair Felicito Payumo, identified the Filipinos as Hilario Velarmino, Simplicio Gomez, Crispin Malto Tipay, Vincente Magtulis, Baldomero Belarmino, Marciano Matos Pelarca, Mario Pamero, Prudencio Tumbagahan, Armando Alcantara, Demetrio Taleon, Santiago Reyes Profeta and Crispin Guzman Almadin.

In the book, Tolley shared "memories of the good things and the funny things and the heroic things" that they, especially the Filipino crewmen, did.

He laughed at Profeta's unrolling of the US flag that was as big as the Lanikai's foresail.

The way they spoke English earned them troubles or laughter, Tolley said. But always, he said, they were always optimistic.

Aborted mission

While the ship was being readied in Cavite, the Japanese attack on Pearl Harbor on Dec. 8, 1941 invalidated the mission.

"Lanikai's niche in history had been left unfilled through the advent of a far more satisfactory incident gratuitously provided by the Japanese at Pearl, the little schooner's one-way mission to Cam Ranh Bay aborted by a narrow margin," the admiral wrote.

Immediately, Lanikai became a member of the Inshore Patrol at a time when the American military air power was, as he said, wiped out.

Tolley soon began calling the ship the "Lucky Lanikai." It remained intact, its guns supporting the attack of the Japanese headed for Corregidor Island.

Third task

On Dec. 26, 1941, the Lanikai took on a third task, that of transporting a vital cargo—a three-ton radio equipment "desperately needed in the (retreating US Navy's) new headquarters in Java."

The vessel and its crew survived and reached Java in 30 days with stealth.

"Each distant shadow would be suspect; each cloudy night a blessing," was how Tolley described the risky journey. Residents in communities along the coast during stopovers gave food. In Jolo, he said, Moros traded chickens for a case of empty Coke bottles.

Escaping Java that soon fell into enemy hands, the Lanikai headed for Australia in March 1942, joining the remnants of the Allied Forces there.

A fire considerably damaged the vessel while being towed back to Manila.

Last destination

The Lanikai's last destination was Subic. While awaiting repair, it was anchored for a long time at the port and it sank after being battered by big waves during a storm in February 1946, according to Australian diver Brian Homan.

Its remains were lost in the depths of the South China Sea until they were discovered last month.

Looters' find?

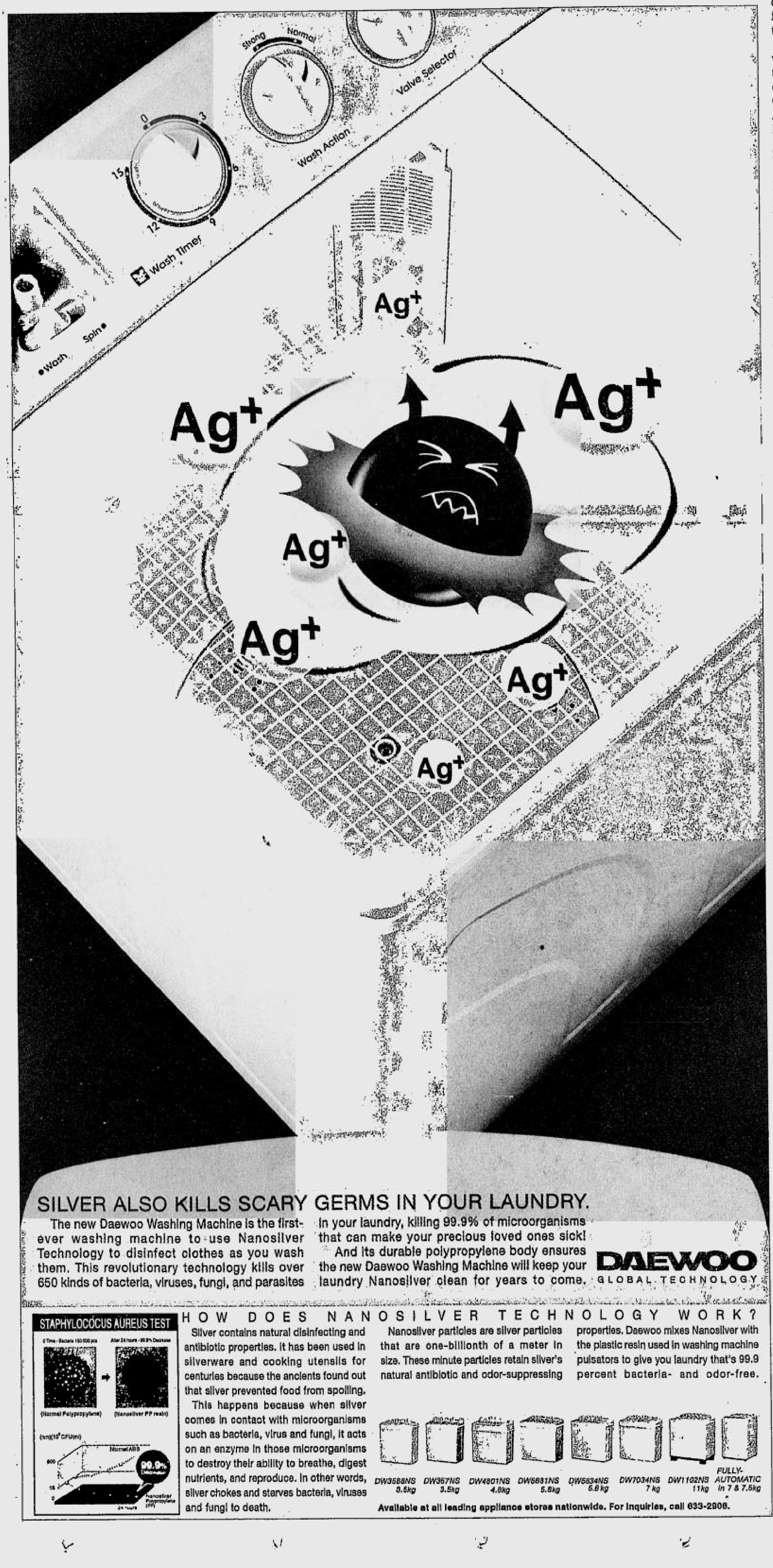
Homan said the successful search ended the looting that might have taken place. Divers not based in the Subic freeport, he said, sighted the Lanikai three years ago but did not report their discovery for what he called "very unusual reasons."

Mamon said an investigation had been started to confirm the pillage. Homan said the recovery would not be started until the National Museum was involved.

Naval museum

All artifacts would grace the naval museum that the SBMA was planning to put up. Homan said his group, which helps him maintain the Magellan's Point maritime museum at the freeport, was not getting any piece from the collection.

"We just want to be credited for discovering it and reporting the find," Homan said.



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Riyadh blast claims Filipino fatality

THE DEPARTMENT of Foreign Affairs confirmed Wednesday that a Filipino domestic helper was killed in the bombing of a residential compound in Riyadh, Saudi Arabia on Sunday.

DFA Secretary Blas Ople identified the fatality as Reylin Nuez Abarra of Isabela.

The blast at the Al-Mohayya compound killed 18 people and injured at least 120, mostly Arabs. Two other Filipino domestics were among the wounded.

"We are coordinating with her family on the repatriation [of her remains] and we are readying her benefits," said acting Labor Secretary Manuel Imson.

Abarra's death was confirmed only on Tuesday after another Filipino worker, Pacita Medel, told Philippine officials in Riyadh she was certain Abarra had died in the blast.

Filipino embassy officials went to Shemeishi Hospital to check but were told the remains in the morgue were those of a Sri Lankan.

But when an embassy official contacted Abarra's employer, he was told that she and her wards had died in the blast. The official returned to the hospital with a friend of Abarra's who positively identified the body.

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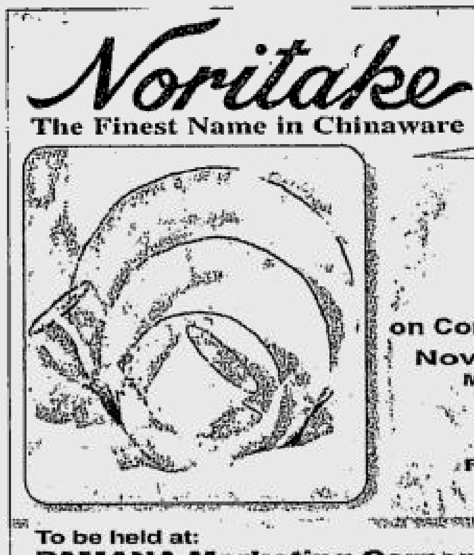
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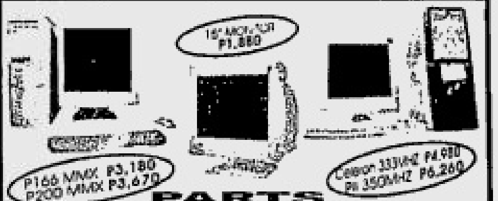
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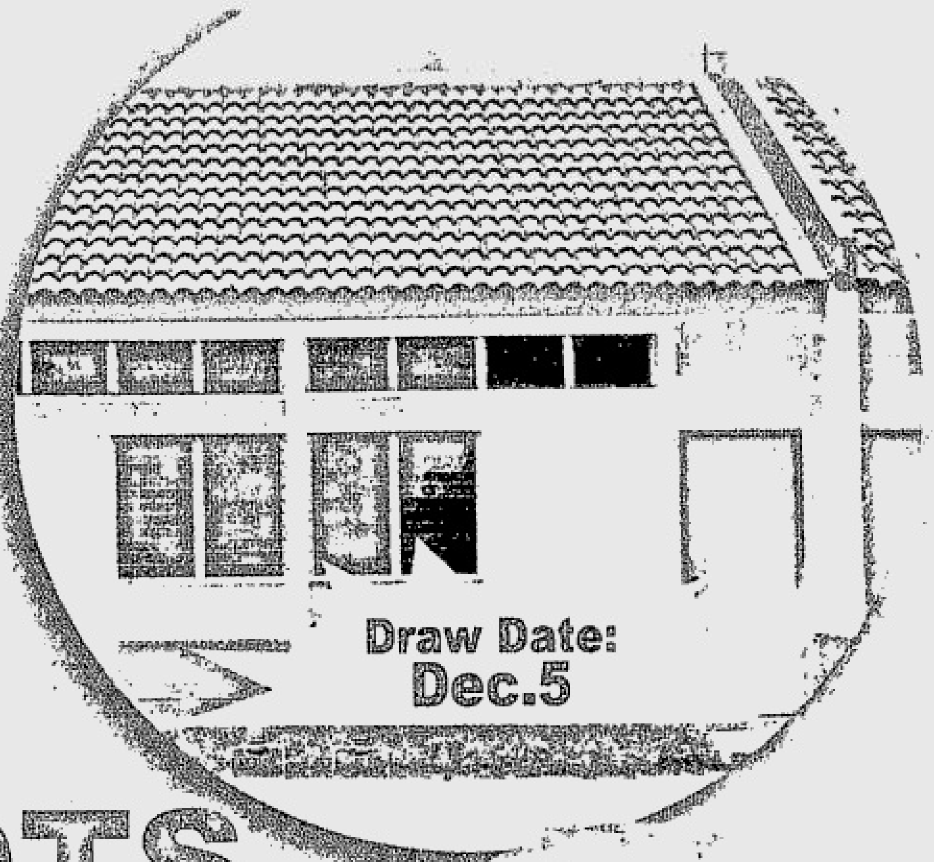
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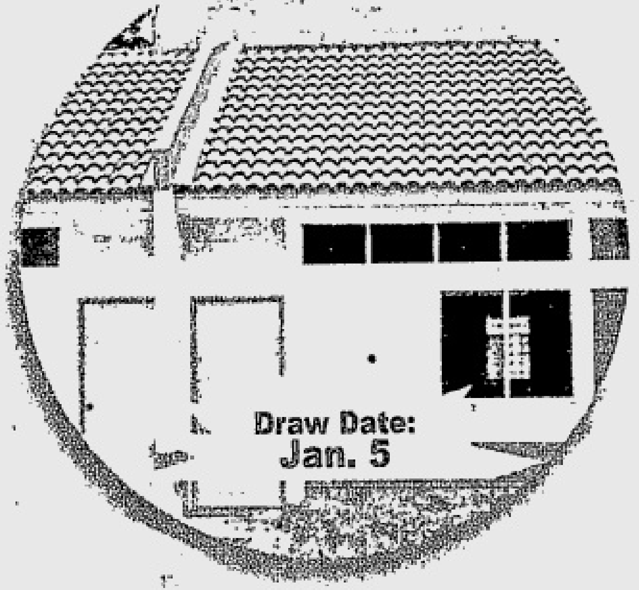
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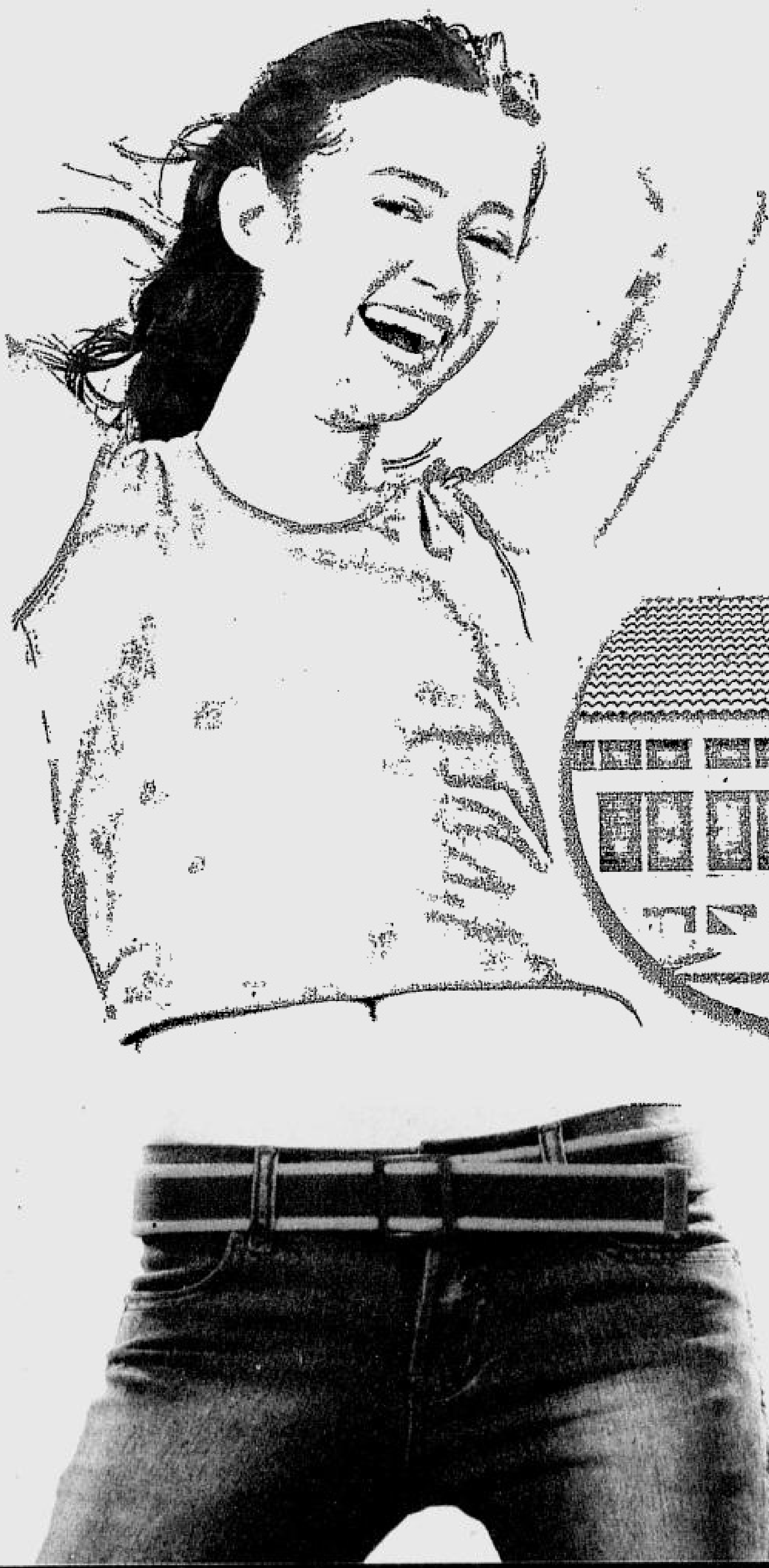

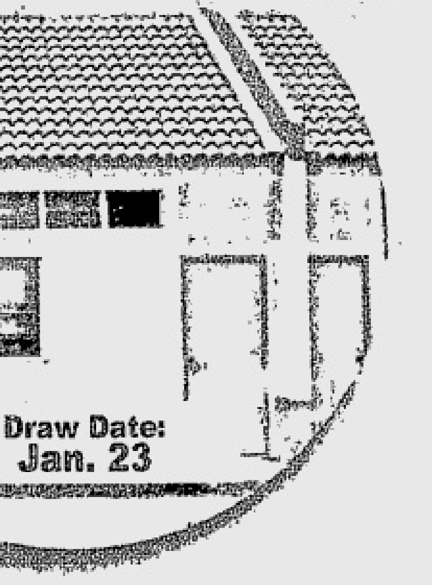
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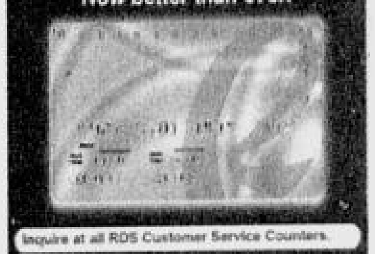

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Bombings won't deter peacekeepers

By TJ Burgonio

THE INCREASINGLY volatile situation in Iraq will not deter the Philippines from continuing to send peacekeepers to the conflicted country, senior military officials said yesterday.

On Wednesday, an explosion ripped through the Italian police base in the southern city of Nasiriyah, killing at least 18 Italians and nine Iraqis. Prior to that, suicide bombers had struck at installations of the United States and the United Nations, killing scores of people.

"The Armed Forces of the Philippines is committed to continue its support to the coalition operations in Iraq. Despite this [attack], the AFP is committed to replace all those [Filipino] troops presently deployed in Baghdad," said Lt. Col. Daniel Lucero, military chief information officer.

The AFP is set to send a set of personnel in February to replace the military component of the 96-strong Filipino peacekeeping force that went to Iraq in September, Lucero said.

But there are no immediate plans to add to the 55 military officers and men, 26 policemen and 15 social workers stationed in Babil and Wasit provinces, Basrah in Iraq and Doha in Kuwait, Lucero said.

"We have no such program yet," he told reporters.

So far, no Filipino peacekeeper has been hurt or fallen ill since arriving in Iraq, said Lucero, quoting from reports by peacekeeping force commander Brig. Gen. Pedro Ramboanga.

"We haven't received any [such] reports," he said, noting that the situation in the areas the Filipinos are in was "volatile but permissive despite the Ramadan."

Even so, the troops "are capable of protecting themselves" and have adopted some "force protection" standard operating procedures, he said, adding, "I believe they are very much prepared to confront any threat to their presence in those areas."

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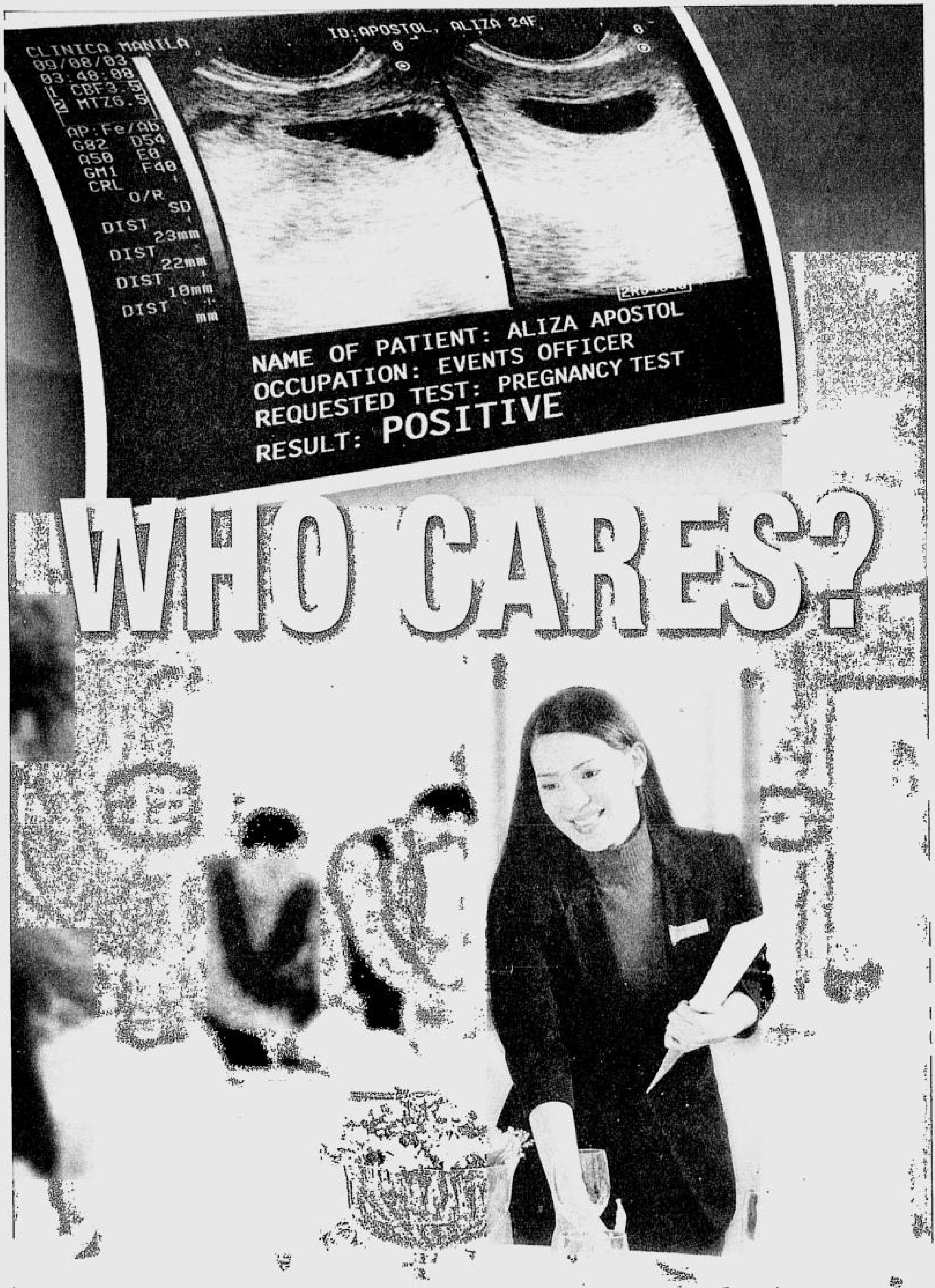
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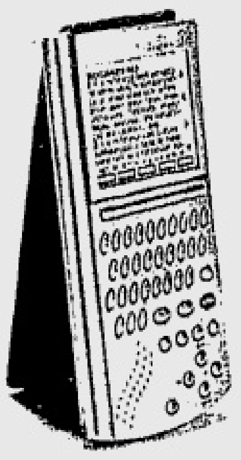

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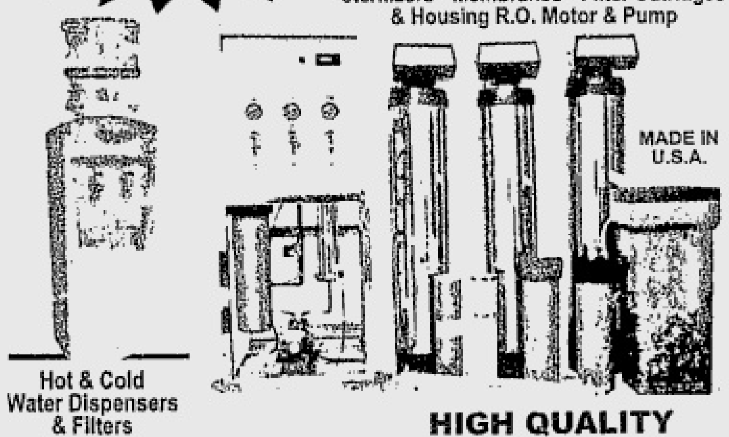

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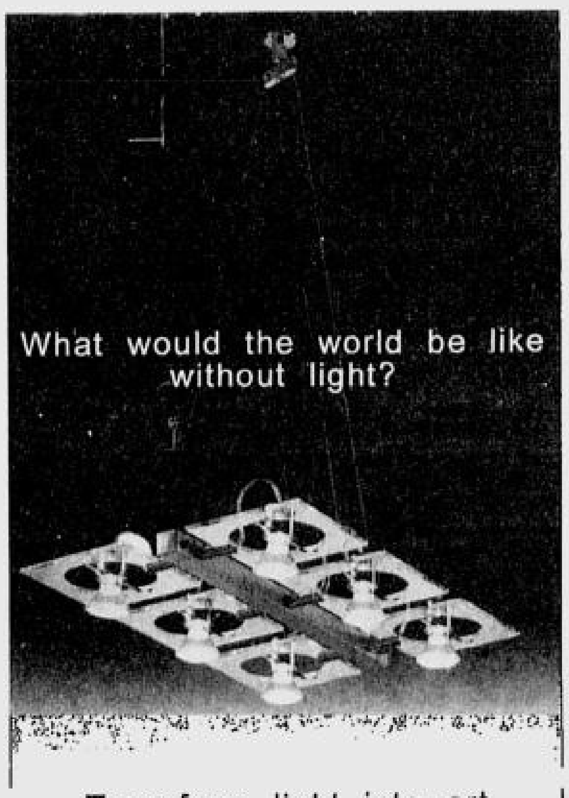

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DOLE bars inspections to cut graft

By Martin P. Marfil

TO MINIMIZE acts of graft and corruption during the yearend holidays, the Department of Labor and Employment yesterday ordered all regional offices to suspend labor inspections starting today.

In the past, the traditional ban on inspections covered a total of six weeks. This time around, the period has been extended to nine weeks. Department Order 54-03, issued by acting Labor Secretary Manuel Imson, expires on Jan. 16, 2004.

Imson said the suspension period would be utilized for the disposition of pending cases on labor standards, the preparation of inspection programs for 2004, and capability-building activities to be conducted by the Bureau of Working Conditions.

Activities not covered by the ban are: investigations of complaints on labor standards; technical safety inspections of boilers, pressure vessels, mechanical and electrical installations, and "urgent" inspections necessitated by "compelling" circumstances.

Also yesterday, the acting labor chief described as "exaggerated" a recent warning about a projected rise in unemployment figures next year.

In a statement, Imson said the prognosis of Donald Dee, president of the Employers Confederation of the Philippines, was contrary to current economic indicators.

On Monday, Dee had predicted fewer jobs next year "because we don't see any investments and business expansion."

Imson insisted that instead of a downtrend, there was actually a "slight increase" in investments. "(Dee's statement) may not be accurate," he said. "No less than Secretary Mar Roxas has said the government continues to entice businessmen into the country as shown partly by the record P22.3 billion in investments registered with the Philippine Economic Zone Authority for the first 10 months of 2003."

THE DAILY GOSPEL

Friday, November 14, 2003
32nd Week in Ordinary Time

1st Reading: Wis 13:1-9
Gospel: Lk 17:26-37

Jesus said to his disciples, "As it was in the days of Noah, so will it be on the day the Son of Man comes. Then people ate and drank; they took husbands and wives.

"But on the day Noah entered the ark, the flood came and destroyed them all. Just as it was in the days of Lot: people ate and drank, they bought and sold, planted and built. But on the day Lot left Sodom, God made fire and sulfur rain down from heaven which destroyed them all. So will it be on the day the Son of Man is revealed.

"On that day, if you are on the rooftop, don't go down into the house to get your belongings, and if you happen to be in the fields, do not turn back. Remember Lot's wife. Whoever tries to save his life will lose himself, but whoever gives his life will be born again.

"I tell you, though two men are sharing the same bed, it may be that one will be taken and the other left. Though two women are grinding corn together, one may be taken and the other left."

Then they asked Jesus, "Where will this take place, Lord?" And he answered, "Where the body is, there too will the vultures gather."

Commentary

"For from the greatness and beauty of created things comes a corresponding perception of their Creator." A friend of mine wrote this short poem:

Ah, trees! You baffle me
With your immortal beauty
And immense variety.
Your leaves come in a wide
Array of shapes and sizes,
Of wild hues and tones.
Your trunks reach out
To the skies in a majestic
Form of praise and thanksgiving!
Reminding us finite beings
Of Someone larger than life itself!

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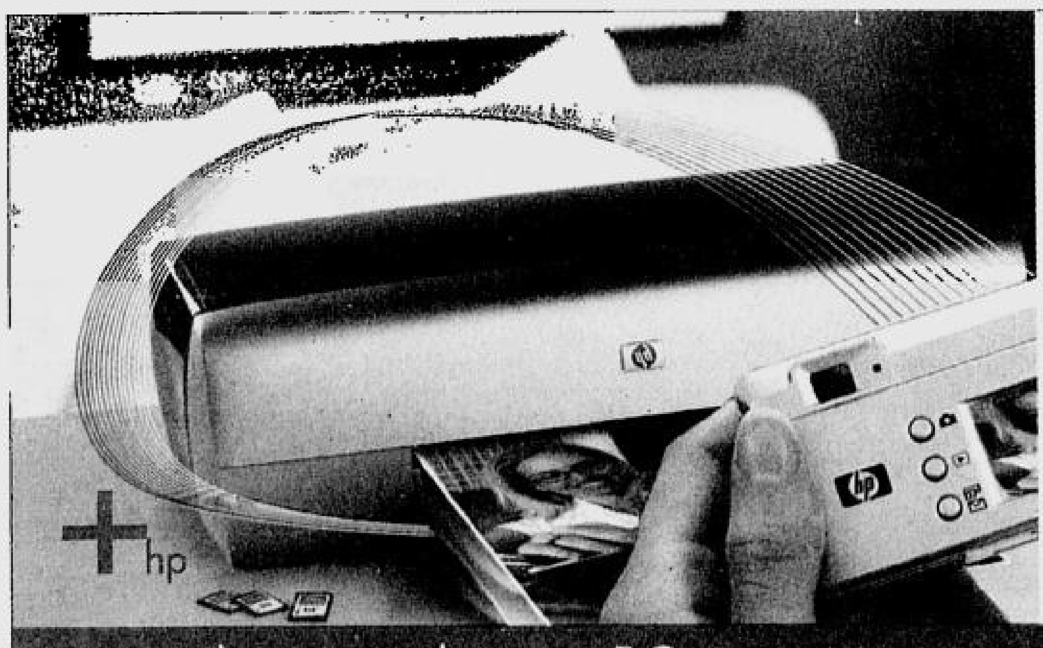

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GMA rebukes foes for violent Makati protest

From page A1

demned the violent dispersal of about 10,000 protesters calling for the ouster of Ms Macapagal and Chief Justice Hilario Davide Jr.

But Ms Macapagal justified the dispersal, and attacked the organizers of the protest.

"I am saddened that our people are obviously being misled out of desperation by some plotters of destabilization," she said at the De La Salle University symposium in Dasmariñas, Cavite.

Ms Macapagal did not name names but, speaking in Filipino, she expressed dismay that "unscrupulous political leaders" were using the poor as "cannon fodder" for destabilization, saying this deprived them of their dignity as human beings.

"We should have unity and reconciliation based on respect for the dignity of the masses and a healthy respect for their constructive role in society," she said.

Ms Macapagal said her enemies had "exploited the emotions generated by the impeachment crisis and the Naia siege" to try to bring her government down. She was referring to the Davide impeachment crisis and the brief takeover of the Naia control tower.

While her administration respects and upholds the full expression of civil rights, "we cannot allow anyone to cross the line of public order because of the harm wrought upon the general welfare," Ms Macapagal said.

"In the spirit of democracy, a permit was given for the rally until 5 p.m. and maximum tolerance was observed during that time frame," she said.

When their time was up, she said, Makati Mayor Jejomar Binay and the police authorities had to "act to restore order in the streets."

"And they were called upon, they did their duty, they dispersed the rally. And I thank Mayor Binay for making that judgment call in the interest of public welfare," she said.

Spontaneous

Estrada said his supporters went to the rally on their own initiative, the same way they did during the so-called Edsa III in 2001.

"It was a spontaneous action on their part," he said of the protesters. "Why blame me? The problem with them (the government) is they are always looking for someone to blame when people protest against them," he said.

Estrada said that, compared to the Macapagal administration, his own was more tolerant of protest rallies. He said he never lifted a finger to stop mass actions at the Edsa Shrine, which eventually resulted in his ouster.

"I respected peoples' rights to air their grievances. I followed the Constitution to the letter. I never ordered the police or the military to stop or break up protest rallies," he said.

He said he never even required mass action organizers to seek permits. He said the same tack was adopted by the local government of San Juan, where Estrada's son Jinggoy used to serve as mayor.

No rally permits

"I can proudly say that during my administration, I did not even require permit for rallies. I respected peoples' rights to mount peaceful assemblies for as long as they want, even for 24 hours," he said.

Noting the violent dispersal of the Makati protesters, Estrada asked: "Does this government still follow the Constitution?"

The organizers of the Ayala march blamed Ms Macapagal for the mayhem and condemned the police for the "brutal" dispersal.

Saying they would not be cowed by water cannons, tear gases and truncheons, the organizers vowed to stage bigger protest actions in the next few days.

"Who knows? Next week or the week after we will mount a bigger rally. We have started it and we have seen that we can do it," said laywer Estelita Cordero, spokesperson of the October 28 Movement which spearheaded Wednesday's massive protest action.

All-night vigil

But police and other sources said the protesters were planning to hold an all-night vigil in the heart of the country's financial district.

Many of the protesters interviewed on TV and over radio confirmed this.

Cordero also denied allegations that the protesters were bussed to Ayala and paid up to P500 to join the march, saying they were only given "food."

But she could not explain why many of the protesters seemed to be at a loss as to why they were marching in the streets.

"I don't know about that. The rally was well discussed with the participants. I don't know if the others just went along," she said.

Violent dispersal

Former Sen. Francisco Tatad, the press secretary who announced the imposition of martial law in 1972, insisted that once Ms Macapagal stepped down from office, the country's woes would simply go away.

Tatad, chair of the United Opposition's Preparatory Committee, said if the country were under a parliamentary system, the government would have already been replaced by now.

"We demand that Mrs. Arroyo step down now to end the destructive conflict, the arrogance, the oppression and plain hypocrisy that have inflamed the majority," Tatad said.

The opposition "fully supports" the rally on Wednesday and condemns its violent dispersal," he said.

Financing the rally

But who financed the rally? Philippine National Police Director General Hermogenes Ebdane Jr. said he intended to find out after protesters admitted to police that each of them had been paid at least P300 just to join the massive rally.

Quoting protesters, Ebdane said each participant was given P150 before the mass action and was promised another P150 afterward, on top of free meals.

"This means that their participation was not voluntary but was with some motivation," he said in Filipino during a chance interview in Camp Crame yesterday.

"We will find out where all the money came from."

Director Enrique Galang, chief of the PNP directorate for operations, said the police had a "watch list" of certain groups in connection with reports of another destabilization attempt.

He said the PNP was trying to "build cases" against these groups to determine "whether they are really out to destabilize (the government) or to stage a coup."

Galang later backtracked and explained that the PNP's monitoring of these groups' activities was "routine work on the part of the intelligence community."

Purely civilian

The military yesterday insisted that Wednesday's rally was nothing more than a gathering of civilians "expressing their political ideas."

Lt. Col. Daniel Lucero, Armed Forces chief information officer, said the military had established that none of its personnel had either joined the rally or plotted to mount a destabilization move during the rally.

"It's merely a civilian-initiated activity without any participation (by) any military personnel," he told reporters. "We have not monitored any member of the AFP who went there. So this is nothing. The AFP has nothing to do with what happened."

The melee has made it harder for protesters to ask for rally permits if they do not have a "clear track record."

Binay said in a statement that his city government would continue to entertain requests for rally permits, but "the approval will now be done on a case-to-case basis." *With reports from Christian V. Esguerra, TJ Burgonio, Margaux Ortiz, Luige del Puerto, Edson Tandoc Jr.; AP*

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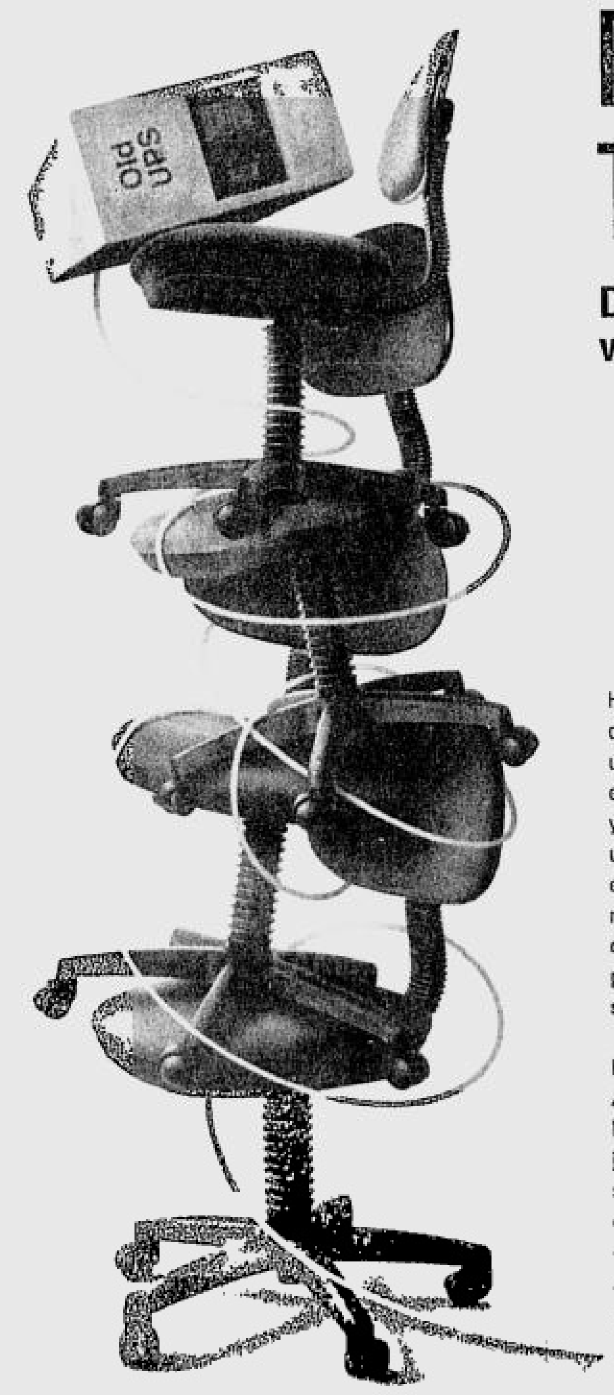

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The WORLD

Editor **Luverne B. Gueco**

SADDAM HUSSEIN

Iraq resistance seen as Saddam's 'true' war plan

WASHINGTON—Some US generals believe the well-organized attacks on US-led occupation forces in Iraq are part of pre-war planning by ex-Iraqi dictator Saddam Hussein and his generals, The Washington Post said Thursday.

"I believe Saddam Hussein always intended to fight an insurgency should Iraq fall," Maj. Gen. Charles Swannack, commanding general of the 82nd Airborne Division, told the daily in an interview.

"That's why you see so many of these arms caches out there in significant numbers all over the country. They were planning to go ahead and fight an insurgency, should Iraq fall," the man responsible for combat operations in Iraq's lower Sunni Triangle added.

Swannack said Saddam and his generals were probably surprised by the speed of the US-led invasion of Iraq in April and took several months to develop a response. That would explain the low anti-US violence in July and August, he added.

However, the US general believed Saddam was not personally orchestrating the attacks since he had enough to do avoiding being captured by US forces.

"He has to move so much that he can't do the day-to-day operational planning or direction and resourcing of the effort," Swannack said.

An unnamed senior US military commander in Baghdad told the daily Iraq's resistance forces were likely organized on three levels, all with Saddam's Baathist loyalists at the core.

The first level, the officer said, dealt with sniper attacks army patrols probably carried out by eight or 10 neighborhood-based cells in Baghdad, each with about 25 members.

The next level was a citywide organization with links to criminal gangs specializing in improvised roadside bombs against US troops, the officer said.

The top level, he added, handled mass casualty suicide bomb attacks, such as the one carried out Wednesday against the Italian military police headquarters. That level consisted of Baathists working with foreign fighters. *AFP*

Japan balks at sending troops to Iraq after attack on Italian base

TOKYO—In a new blow to US efforts in Iraq, Japan pulled back from Thursday from sending troops to bolster international forces in the country, a day after the worst attack yet on US-coalition forces.

The conditions were not right for Japan to send troops, Chief Cabinet Secretary Yasuo Fukuda told reporters, hours after an attack on an Italian police base in the southern Iraqi city of Nasiriyah claimed 27 Italian and Iraqi lives.

"If the situation allowed our Self-Defense Forces to participate, they could go at any time... Unfortunately, it is not such a situation," Fukuda told a news conference Thursday.

His comments come as US Defense Secretary Donald Rumsfeld prepares to visit Japan for talks which had been expected to see Tokyo commit to sending troops to aid its US ally.

Only hours before the attack in Nasiriyah, Tokyo had issued its strongest public message to date that it planned to send troops later this year. "We are firm in our thinking that we will have a dispatch this year," Fukuda said Wednesday.

And on Thursday Prime Minister Junichiro Koizumi told reporters that intimidation would not deflect Japan from its commitment to help rebuild the shattered nation.

"We cannot be daunted by terrorism," he said. "Iraq's reconstruction is a problem for the whole of the international community... We cannot lose to terrorists," he added.

However, the Japanese law on helping rebuild Iraq, enacted in July, prohibits the government from sending troops to combat zones and Samawah, where the Japanese are expected to be based, is less than 100 km from Nasiriyah.

Any dispatch of troops abroad from Japan is especially sensitive because of its role in World War II. Japan has vowed money and personnel to help rebuild Iraq and offered to play a support role but has so far avoided specifying the timing and number of troop to be sent.

Local media have said a 150-strong advance party would head out in late December, followed a main contingent of 550 troops early next year.

But Fukuda, the top government spokesperson insisted Thursday: "We have consistently felt that we want to participate as soon as possible in helping with reconstruction... (but) we must react to the changing situation."

The apparent shift in Tokyo's readiness to send troops came after Wednesday's attack in Nasiriyah and as a highly classified US Central Intelligence Agency report warned that resistance to US and allied forces in Iraq could strengthen in coming months.

The whole issue of Iraq is most likely to be raised at a meeting Saturday between the visiting Rumsfeld and the director general of the Japan Defense Agency, Shigeru Ishiba. The US defense secretary is to hold the meeting before heading on to Seoul Sunday.

The US defense secretary Monday said that, in Japan, he would be discussing ways to "adjust our alliance" and about the two countries' cooperation in Afghanistan and Iraq. *AFP*

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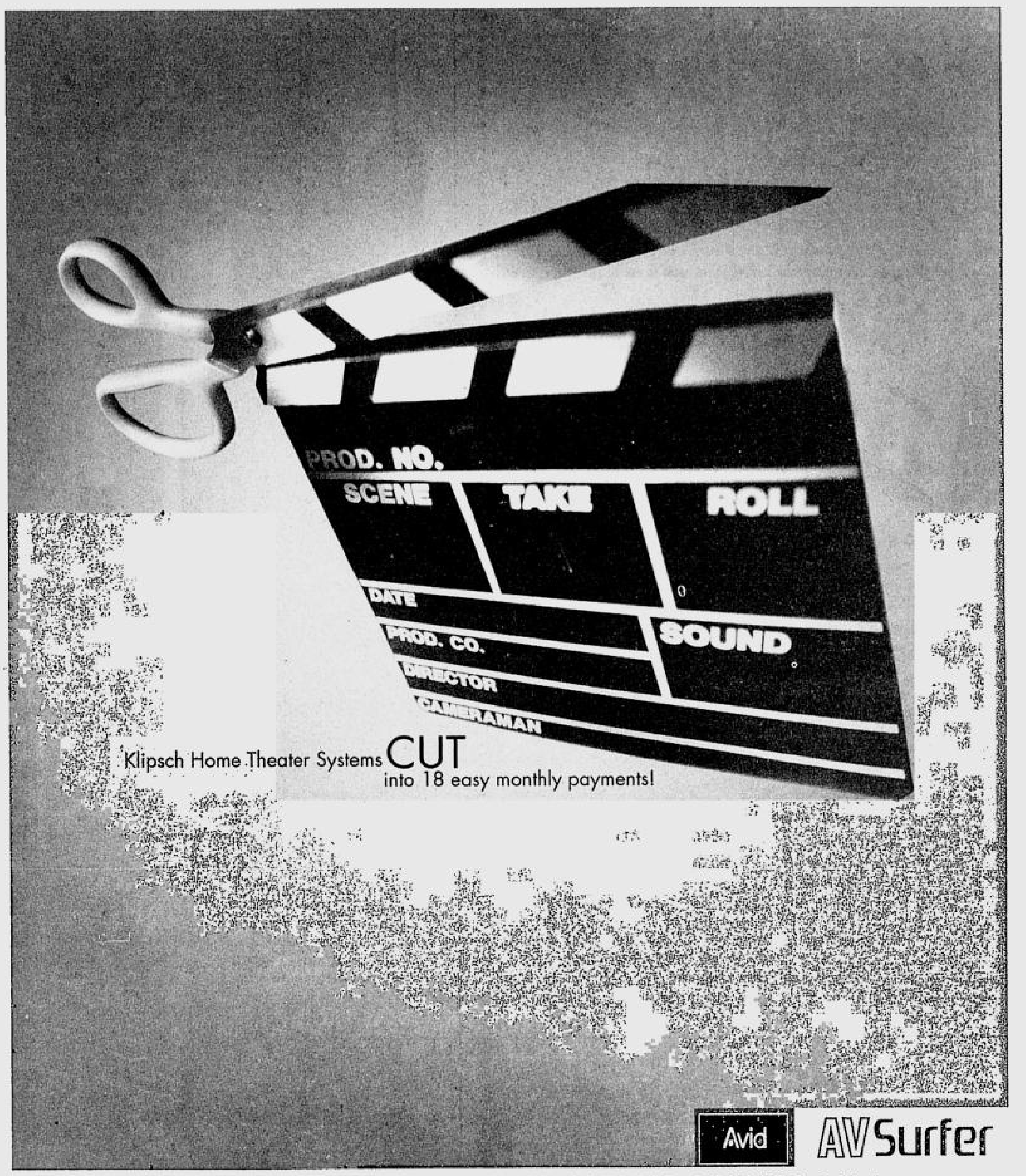

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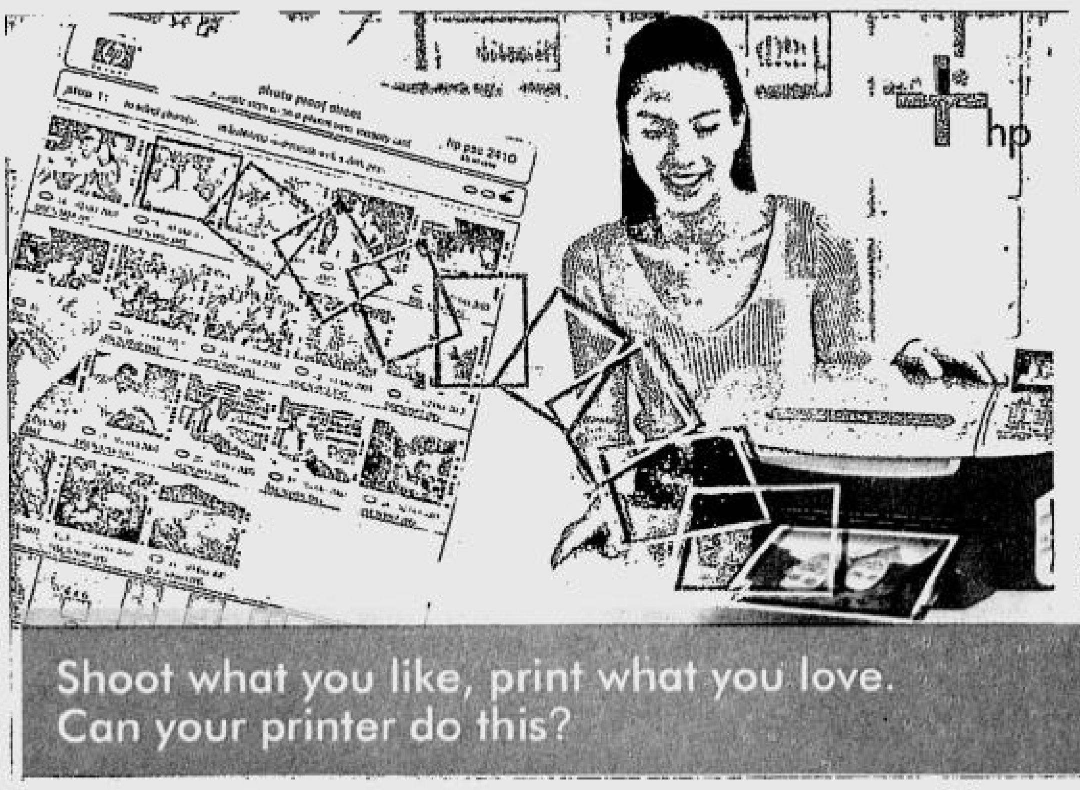

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US: Report shows Iran wants nukes

VIENNA—The United States said on Wednesday a report by the UN's nuclear watchdog confirmed Washington's belief in a secret Iranian nuclear program, while Tehran insisted its nuclear policy was peaceful.

In the first US reaction to a confidential report by the International Atomic Energy Agency, Undersecretary of State John Bolton said its finding that there was no evidence of a nuclear weapons program was "impossible to believe."

Bolton said the report circulated on Monday actually reaffirmed the US contention that "the massive and covert Iranian effort to acquire sensitive nuclear capabilities make sense only as part of a nuclear weapons program."

Some arms experts also said the report by the Vienna-based IAEA supported US claims Tehran had a secret atomic weapons program. Iran's President Mohammad Khatami insisted its nuclear policy was purely peaceful.

The former UN chief weapons inspector in Iraq, Hans Blix, said there was no direct evidence Iran was engaged in a civilian energy program to make a nuclear bomb.

But Israeli Defense Minister Shaul Mofaz said in an address in Washington Iran's nuclear program could reach "the point of no return" within a year unless there was strong international pressure to stop it.

The IAEA report criticized Iran's nuclear policy, but said there was no proof it had a weapons program. The agency said it needed more time to establish whether its research was for peaceful purposes, as Iran said it was.

The report said Iran had had a centrifuge uranium enrichment program for 18 years and a high-tech laser enrichment program for 12 years, both of which it had hidden from the United Nations.

It also said Iran admitted producing small amounts of plutonium, useable in a bomb and with virtually no civilian uses, and had conducted secret tests of its enrichment centrifuges using nuclear material.

In Tehran, Khatami said Tehran's nuclear plans were purely peaceful. "It's not important what machinery we have, it's important that we are not pursuing nuclear weapons," he said.

He was optimistic Iran would avoid being reported to the UN Security Council for possible sanctions despite the IAEA report, if its case was studied technically and legally, rather than in political terms.

But some arms experts said the report backed US claims of a secret nuclear weapons program.

Diplomats have said the IAEA findings proved Iran, at the very least, developed the know-how to build nuclear weapons.

"The report is a stunning revelation of how far a country can get in making The Bomb, while pretending to comply with international inspections," said Gary Milhollin of the Wisconsin Project on Nuclear Arms Control, a Washington-based think-tank.

"This is a classic case of a bomb in the basement."

"Iran has secretly enriched uranium, made plutonium, and hidden the evidence of it from the world," he said.

"There's only one reason why anybody would do that—because they want to make the bomb." "The Iranians are... following the textbook written by the late Shah"—who wanted the option of producing nuclear weapons —Harald Mueller of Germany's Frankfurt Peace Research Institute said. *Reuters*

China to buy 30 Boeing planes for $1.7 billion

CHICAGO—The Boeing Company said Wednesday that it had concluded a deal to sell 30 Boeing 737-jets to five Chinese carriers in a transaction worth an estimated $1.7 billion based on the planes' list price.

Air China, Hainan Airlines, Shandong Airlines, Shenzhen Airlines and Xiamen Airlines will take delivery of the new generation single-aisle jets in 2005 and 2006, according to a Boeing statement.

"Adding these 737 airplanes to our current fleet of 672 airplanes will help Chinese airlines meet their rapidly growing networks and accommodate the rising demand from our passengers," said Zhang Guobao, vice chair of China's National Development and Reform Commission, in a ceremony at the US commerce department in Washington.

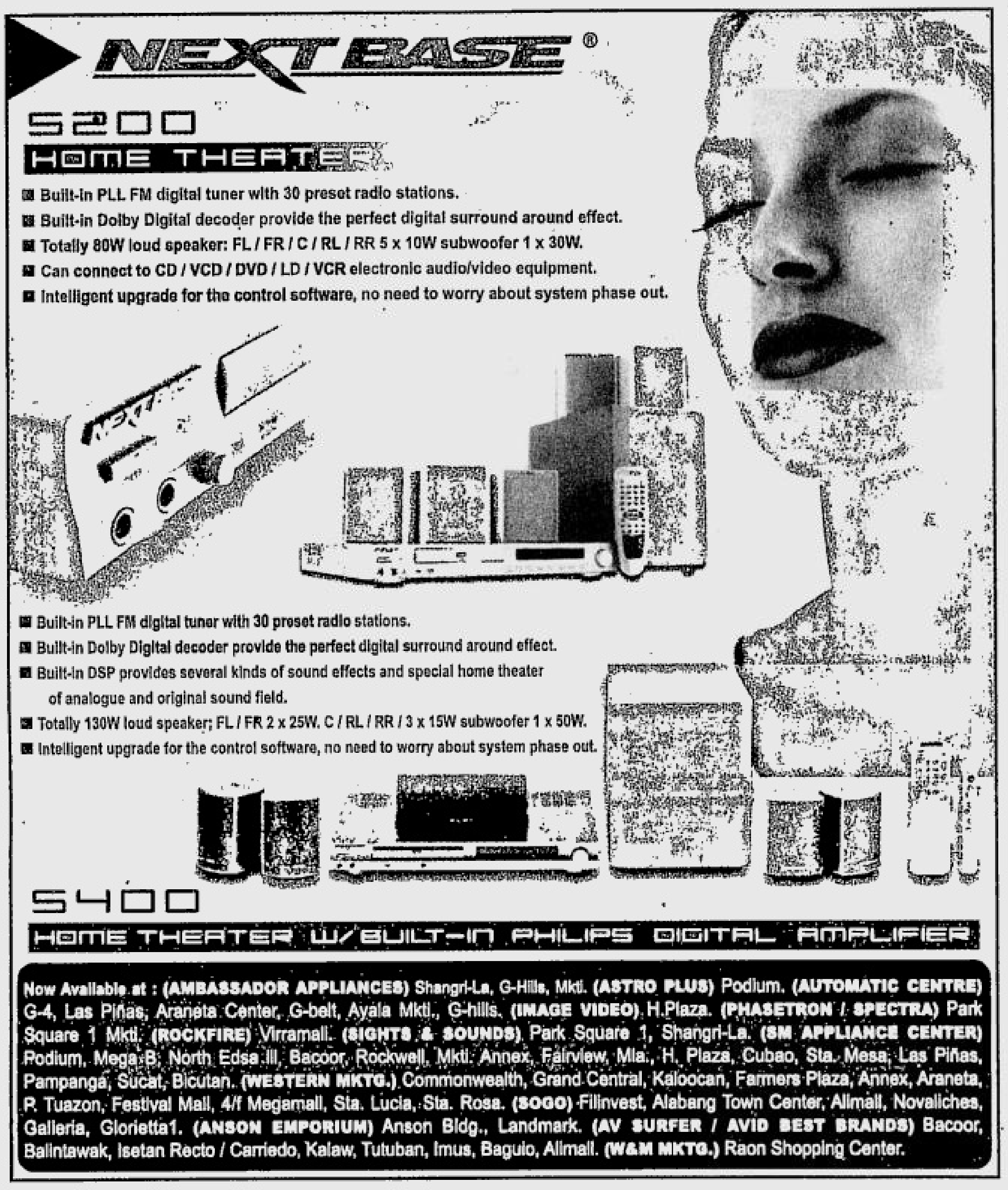
The digitally designed 737s are outfitted with larger wings and more powerful engines, which allow them to fly higher, faster, and farther than previous models and competing airplanes, according to Boeing.

New flight deck features include advanced programmable software and liquid-crystal flat-panel displays.

Last month, Boeing said it expects China to invest about $197 billion in new commercial airplanes over the next two decades to meet a huge surge in passenger travel.

According to Chinese news reports, the order was to have been announced in December during a visit here by Chinese Premier Wen Jiabao Wen, seemingly as part of efforts to help ease tensions with the US over its huge trade deficit with China.

In the event, news of the deal came on the same day that the top two US automakers, General Motors Corp. and the Ford Motor Co., said they had signed agreements that would allow them to export thousands of vehicles to China in the next three years. *AFP*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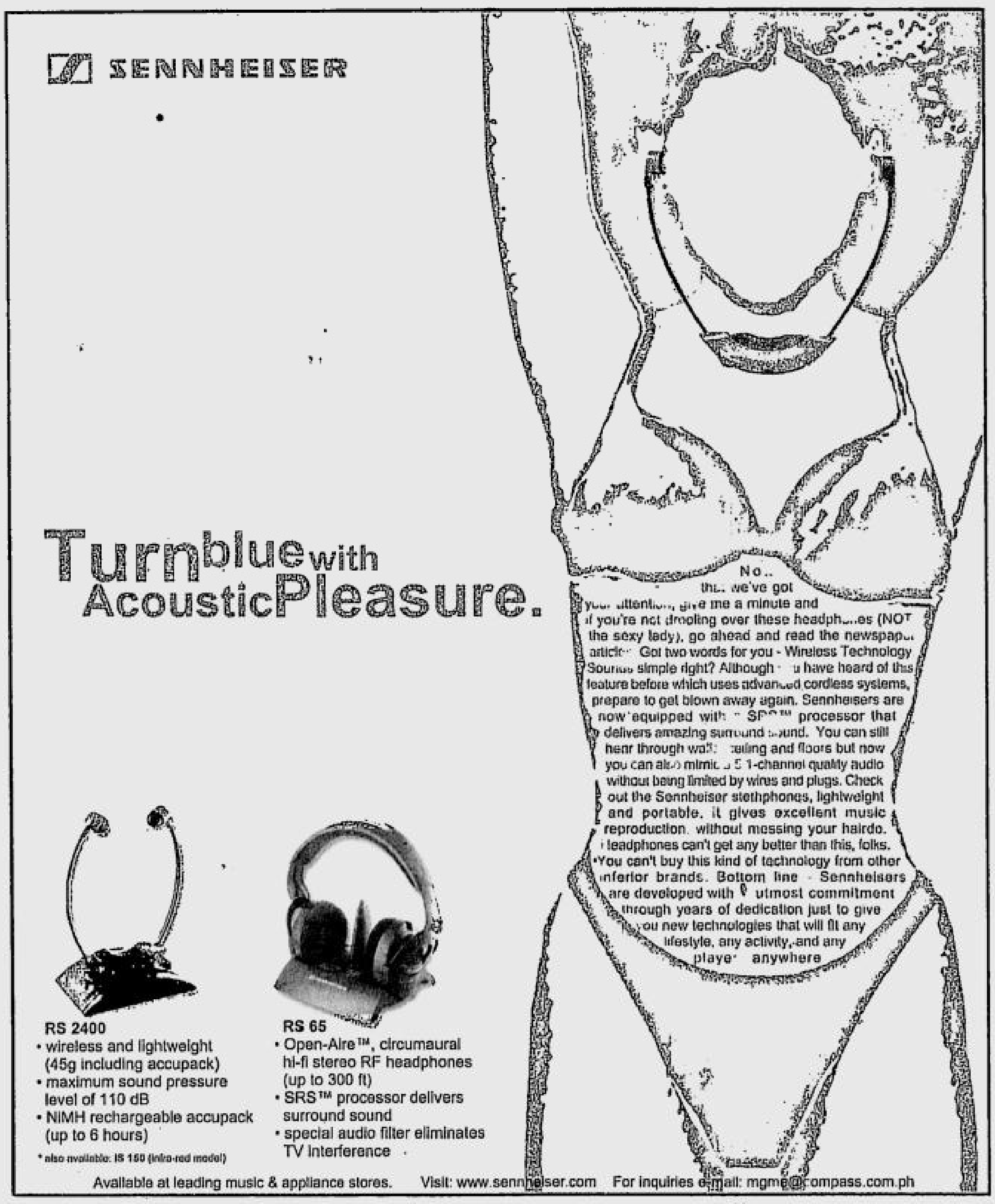
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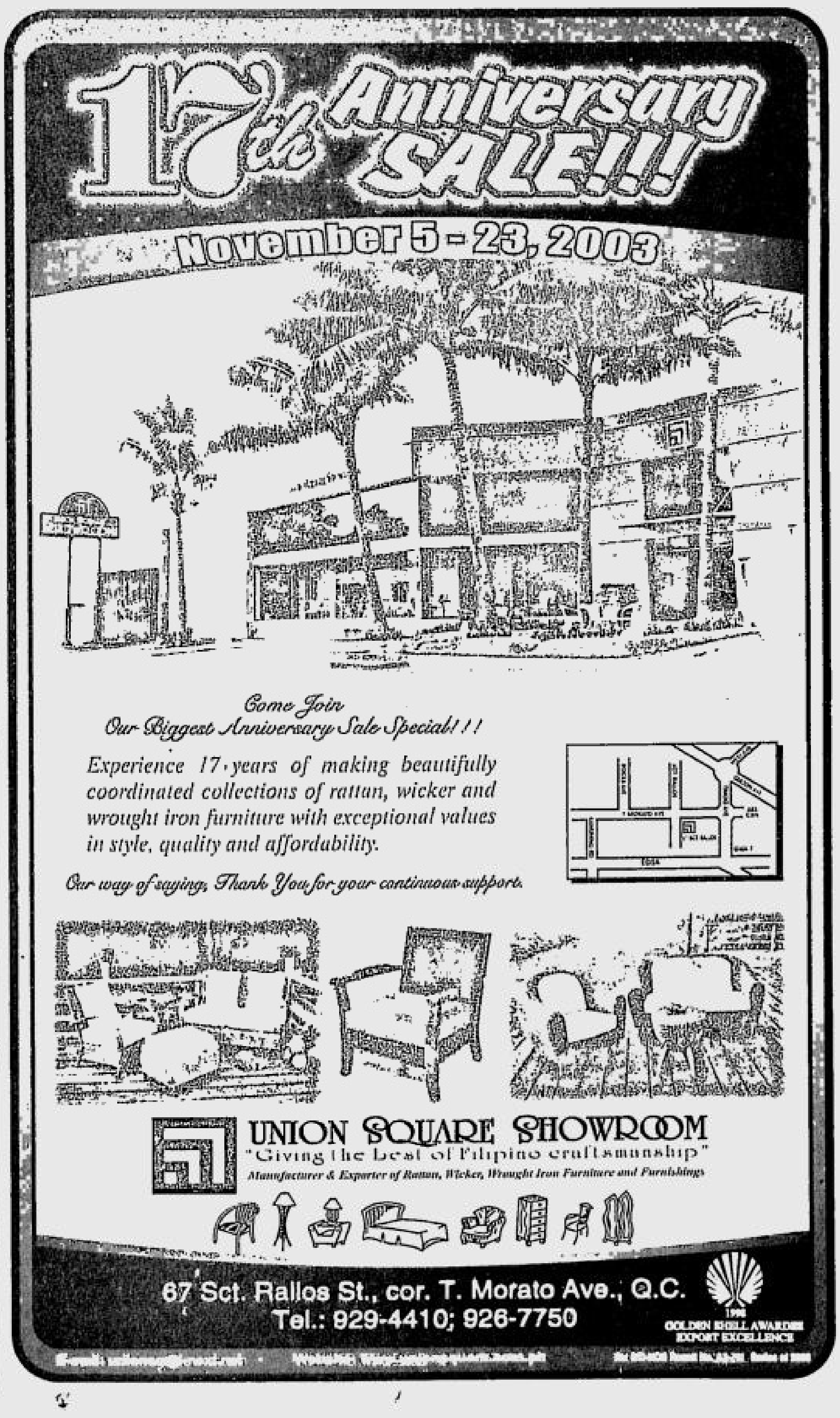
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Man hits lotto pot 2 times

ATLANTA—A Georgia man's trip to a grocery store yielded not one, but two winning tickets for a $70 million Mega Millions lottery jackpot.

The jackpot is good for a cash-option prize of $26.6 million before taxes, lottery officials said.

Stephen Cooke said he did not realize until he went to claim the prize that he had bought two sets of winning numbers for Tuesday's drawing.

"When I saw that one of my three tickets was a winner, I was in shock," said Cooke, who plans to use his winnings to buy a cabin on a lake and spend time fishing. "I didn't even think to check my other tickets."

Had Cooke bought just one ticket, his gross winnings would have been about $11 million less. *AP*

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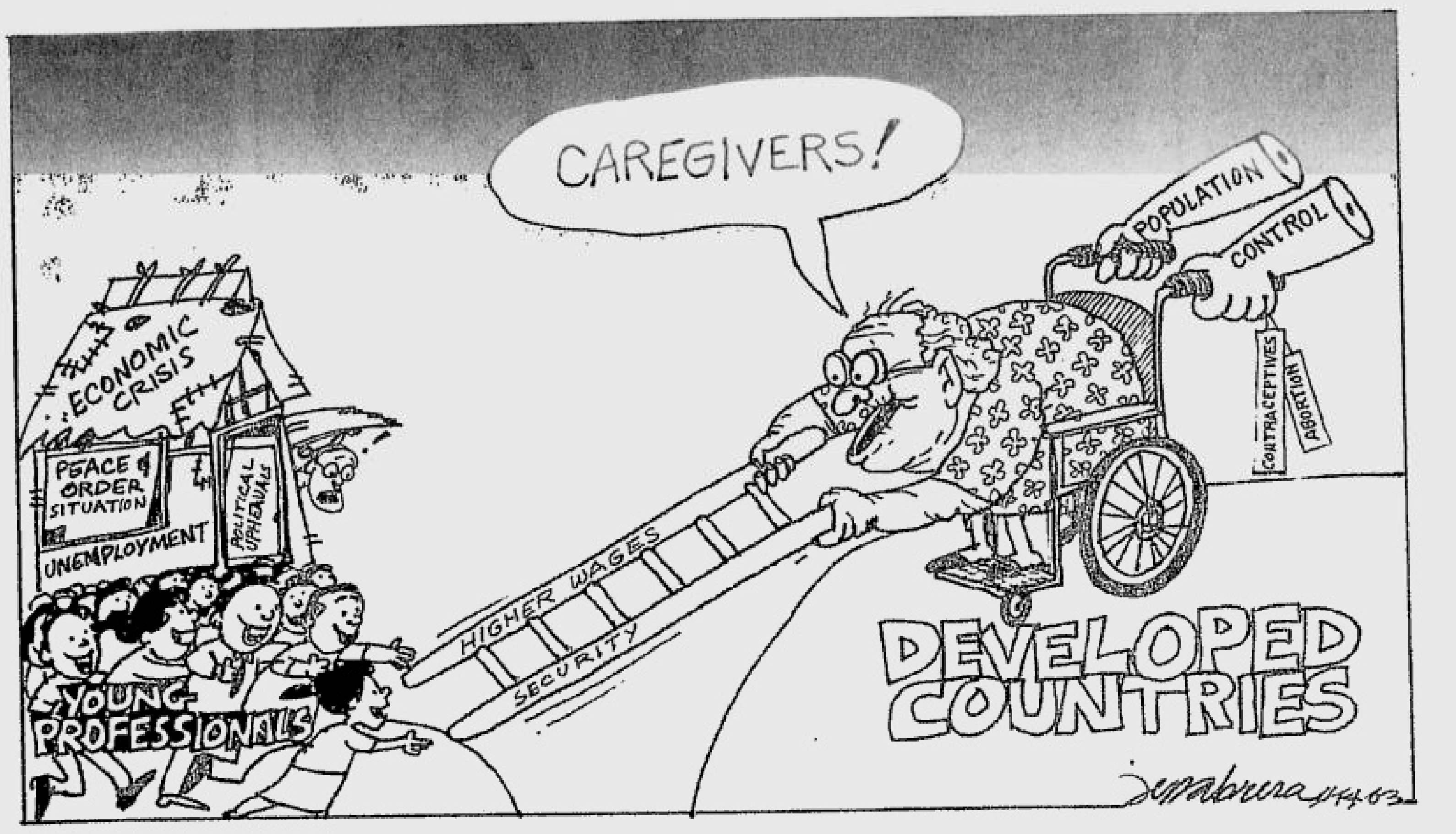

Scraping the bottom

EDITORIAL

YESTERDAY they buried a man who seemed to have impressed everyone he had met as being nice, honest, idealistic, principled and patriotic. Panfilo Villaruel, former chief of the Air Transportation Office, also struck some of his closest associates as someone who did not have a violent streak in him. He died a violent death last Saturday, taking 12 bullets, four of them in his head, blowing off half of his face.

Villaruel and his companion, Navy Lt. Ricardo Catchillar, were killed in a hail of gunfire when the Airport Security Group of the Philippine National Police stormed the control tower of the Ninoy Aquino International Airport to regain control of the vital installation. More than three hours earlier, Villaruel and Catchillar, armed with pistols and hand grenades, had taken over the tower and ordered the air traffic controllers to leave. Police officials said the two barricaded themselves inside the tower and rigged its doors with bombs. To what end, nobody seems to know for certain yet.

Officially, police and Macapagal administration officials dismiss the incident as an "isolated" case. But some intelligence officials have been leaking information that the takeover was part of a wider destabilization plot against the government.

Villaruel himself denied that he was trying to grab power during a radio interview he gave that night. Instead he aired his frustrations over the government's lack of interest and support for his inventions, especially a wooden aircraft that, he believed, would have lessened the country's dependence on the United States for military supplies. He indicated that his takeover of the control tower was meant to focus national attention on "massive corruption" in government. He said: "Despite all my efforts to call the attention of Congress, the Senate and the military, no one listens. Now maybe they will listen. I am not here to grab power. I just want to tell you that the Philippines is going nowhere."

Villaruel also took pains to point out that he had no connection with the Magdalo group of young military officers who mounted a failed coup attempt last July. And yet his statements carried loud echoes of the putschists' frustrations over government corruption and complaints about official inaction on the problem.

But has it come to this that "well-intentioned" Filipinos must take the whole nation hostage to force it to listen to their grievances? Is anyone who detests rampant graft and corruption ever justified in putting in jeopardy the lives of thousands of people, such as airline passengers?

Villaruel knew that even if official channels were closed to him, other avenues for exposing graft and wrongdoing in government remained open. When asked to cite specific cases of corruption by his interviewer, he said that all one needs to do is "read the newspapers." So why didn't he go to the media with his story? There may be some news organizations that will not touch a story that might hurt the administration but there are others that would only be too happy to come out with a well-documented story on official shenanigans and corruption.

Hundreds of thousands—possibly even millions—of Filipinos are just as frustrated with our government and despairing of the state of affairs in this country. Many pack up and leave to seek a better life elsewhere. Most simply suffer in dignified silence, waiting for peaceful and legitimate ways of changing the situation, such as through their vote. What did Villaruel think he was doing up there in the control tower, with all those guns and explosives?

"I am the representative of 82 million Filipinos who are crying for help," he said. "I am ready to offer my life."

To his relatives and friends, Villaruel's tragic misadventure was nothing short of a supreme sacrifice. "He was a hero and martyr," they declared during a prayer rally on Ayala earlier this week.

But unless they have really grown desperate in the search for heroes, most Filipinos would probably pass on this one.

What will gov't concede to Marcoses et al.?

As I See It

Neal H. Cruz

RECONCILIATION with the Marcoses, Danding Cojuangco, and Erap? Yes, they may stop attacking President Macapagal-Arroyo and make her victory in next year's election a possibility, but what happens to the ill-gotten wealth cases against the Marcoses and Cojuangco? What will happen to the coconut levy fund? What will happen to the plunder case against Erap?

Reconciliation means there will be a compromise. GMA's foes will not concede anything without getting something in return. Certainly, they will all want the cases against them dismissed. In her desire to be reelected, GMA may just agree to that. But what happens to the people? What will happen to the coconut farmers? What will happen to the rule of law which we all applauded just a few days ago when the impeachment case against Chief Justice Hilario Davide was declared unconstitutional? The Marcoses, Danding and Erap will all run laughing all the way to the bank.

Obviously, the administration doesn't know the answers yet. Presidential Spokesman Ignacio Bunye's answer to questions was "*Saka na 'yon*. We haven't thought of that yet." Obvious *ba*?

What happened to the "strong republic"? What happened to the "strong President"? What happened to the campaign against graft and corruption? What happened to moral regeneration? All are forgotten. Never mind them, the important thing is to get reelected first. Because of ambition, suddenly we have a very weak republic and a very weak President who will reconcile with accused grafters.

The President took an oath to "enforce the laws of the land" and "do justice to all men." But because she wants to stay in office for six more years, she will suspend the enforcement of the laws and do an injustice to the Filipino people.

Don't get me wrong. I am not against reconciliation. But how do we compromise with the Marcoses, Cojuangcos and Estradas without condoning the wrongs they have committed?

Reconciling with the New People's Army and the Moro Islamic Liberation Front would be easier to accept because they are not grafters. They are fighting for freedom, the same thing that our heroes and forefathers fought for. But compromising with accused grafters—that's something else.

It's tragic what ambition can do to people.

* * *

One of the two religious leaders assigned to negotiate the reconciliation effort already turned down the job, while the other said it would be "very, very difficult" to achieve.

And already Erap has spurned the offer. "No reconciliation can take place unless they set things right with the issue of impeachment against Davide," he said. "I will not be a party to a reconciliation unless they make it possible for me and Davide to take lie detector tests to show who among us robbed the people blind. I wonder why he was not impeached, why he did not want to be investigated while I who submitted myself to investigation was impeached. During my impeachment case, I did not raise any technical issue like Davide did. They cannot fool the people."

The Marcoses welcome the reconciliation offer although they have said what concessions they would ask. The Marcoses have long been proposing a compromise with the government, two conditions of which were the dismissal of the criminal cases against them and a sharing of the loot.

Sen. Panfilo Lacson, whose case, the Kuratong Baleleng massacre, has just been dismissed, for the fifth time the other day, wants the case declared dead definitely, never to rise again.

The government has also long been having peace talks with the Moro Islamic Liberation Front, the National Democratic Front and the Communist Party of the Philippines but so far there has been no reconciliation. What will the government offer this time?

* * *

On the first day of the Senate hearing of the killing of former Air Transportation Office chief Panfilo Villaruel and his aide, Lt. Ricardo Catchillar, the police assault team and their superiors justified the killing because "the lives of the team members were in danger as well as the safety of hundreds of airline passengers."

Not true. Villaruel and Catchillar did not threaten the assault team. Otherwise their threats would have been recorded by the tape of dzBB. Team members said they were met by gunfire when they blasted the door of the Naia 2 tower, forcing them to fire back. But the police crime laboratory itself said the two victims were "negative for powder burns," meaning they didn't fire any guns. So who shot at the assault team?

On the other hand, police investigators did not subject members of the team to paraffin tests. So nobody can say who fired their guns during the shootout. It cannot even be determined whose guns the bullets that killed the two came from. The police did not do any ballistic tests on the guns. The officers didn't even want to reveal the names of the team members. What's going on here, a cover-up?

What is clear is that 12 bullets were pumped into Villaruel and four into Catchillar. Is that overkill or not? The police doctor who conducted the autopsy said Villaruel's face was "devastated" and his right arm almost severed. Senate President Franklin Drilon assailed "the excessive use of firepower." Could it be that the authorities didn't want them to live? Could it be they could reveal some incriminating things if they had survived?

* * *

TODAY'S JOKE:

1st congressman: "I hear the President has ordered loyalty checks."

2nd congressman: "Where's mine?"

Soulless

There's the Rub

Conrado de Quiros

LAST week, I wrote that the notion that democracy doesn't work in this part of the world as seen in the example of the Philippines was flawed. My reason for saying that was not that, unbeknownst to everyone, democracy was really working in this country, it was that this country did not really have a democracy. What we had was a grotesquerie called "elite democracy." What wasn't working in this part of the world was not democracy but half-baked democracy.

It's clearest symptom, I said, was our passion for the appearance of things and not the substance of things. That owed in great part to colonial rule. The Spaniards taught us by their example to value religious ritual and external piety while living ungodly lives indulging personal vice. As a consequence, we like to flagellate ourselves once a year so we could spend the rest of it flagellating others. The Americans taught us by their example as well to value freedom and equality while giving us no choice and turning us into conquered subjects. As a consequence, we like to die for democracy, which looks great on cam, but not to live for it, which is far too taxing, and nobody notices anyway.

What we've just been through, which was the nightmare brought on by the attempt of several lawmakers to unseat Davide, hammers home the point. Never has a country bristled with more law and wreaked more injustice. We are a country that has too much law and too little justice. Indeed, we are a country that has too many lawyers and too little law—the law at least that is majestic and expansive, not the one that is petty and narrow-minded. Principle and conviction and the rule of law were the things the congressmen who initiated the second impeachment kept invoking. Expedience and cynicism and mob rule were the things they were advancing.

It's not hard to spot the divorce between form and substance, or indeed the use of form to thwart substance. Its own symptom is lack of proportion, or acute selectivity, or seeing the tree but not the forest. The impeachment case against Davide actually reminded me of a case some years ago of a poor farmer who received a death sentence after a police "raid" yielded a couple of plants of marijuana in the land he tilled. I have forgotten the name of the judge who meted out the punishment, but I recall that he defended it with the most stentorian references to the majesty of law. Drug-pushing was a heinous crime, marijuana was a drug, planting it constituted pushing, the punishment for drug-pushing was death, therefore, the farmer deserved death.

It was a horrendous injustice, and I railed against it vigorously. On the face of it, of course, the argument seemed ironclad, and the proposition that no man, rich or poor, may be above the law rang sweet. But common sense, which has truly become uncommon in this country—yet another symptom of the growing divide between form and substance—would tell you there was something wrong with it. A country that teemed with rapists, robbers and killers has no business punishing a farmer with two plants of marijuana with death. Or indeed punishing him at all, the presumed crime being too trivial by itself and not just in comparison to the ugliness going around.

Thankfully in this case, Frank Chavez took up the cudgels for the farmer and managed to pluck him out of Death Row and make him a free man. The farmer wrote to me shortly before his release (he asked another Death Row convict who knew how to read and write to commit his thoughts to paper—reflecting on his ordeal), but I leave that for another day, content only to have earned some Boy Scout points for the next life.

The parallel between that and Davide's case is by no means exaggerated. You have Marcos' No. 1 crony, Danding Cojuangco, not just remaining free but being free to enjoy his ill-gotten wealth and torment those who are trying to bring him to justice, you know something is wrong somewhere. It isn't just lack of proportion, it's a gaping chasm in form and substance, in law and justice, in right and wrong.

It was of course Marcos, Danding's boss, who brought to unprecedented levels the practice of using law against justice, and enhanced the reputation of lawyers as people who learned law so that they might get around it. No regime more adhered to law, no regime more screwed law. Marcos used to joke in his speeches that he would let history be his judge, but just to be sure he would write the history. He never said it about law, probably because the joke would not have been a joke at all: He would obey the law, but just to be sure, he would write the law himself.

As far as I know, there have been only two shining moments for law over the last 30 years. The first was during Marcos' and Cory's time, when the human rights lawyers, led by Jose Diokno, came to the fore, and courageously fought to make justice the end of law. The second was the impeachment trial, when lawyers, led by Davide himself, showed resplendently the heights to which law could aspire in this country. The second, given a boost by TV, which made the impeachment trial the most popular show in town, turned the country law-crazy, everyone talking like a lawyer afterward. But it had the magnificent result of firing the imagination of the youth, many of them taking up law with country rather than money in mind.

The attempt to impeach Davide heralds our (swift) return to vice. Why am I not surprised that Estelito Mendoza, Marcos' chief legal vulture, is reported to have written the Articles of Impeachment? We're back to having form without substance, law without justice, logic without ethic. That's one way to put it. There's another:

We're back to having a body without a soul.

Getting tough

ANALYSIS

Amando Doronila

THE FORCEFUL breaking up of the large demonstration staged by hard-line sympathizers of deposed President Joseph Estrada on Ayala Avenue on Wednesday marks the emergence of a tough government policy on security threats.

As the demonstration was turning unruly and paralyzing the streets during peak hours in the afternoon, police anti-riot contingents broke up the mob with tear gas and water cannon. The police began the assault just minutes after the rally permit expired at 5:40 p.m, demonstrating a firmness in restoring order in the streets not seen since the storming of Malacañang by Estrada's supporters on May 1, 2001.

The cutting edge of this emerging hard-line policy was unsheathed after a series of tough security measures in the wake of the failed July 27 military mutiny at Oakwood Hotel. These measures included the reactivation of a 6,000-strong anti-coup military force to defend Metro Manila from violent threats coming from terrorists and other forms of insurgencies. The task force was revived a few days after the seizure last Friday of the control tower of the Ninoy Aquino International Airport Terminal II by two heavily-armed men: Panfilo Villaruel, a retired soldier and former Air Transportation Office chief, and Ricardo Catchillar, a Navy lieutenant.

The government responded swiftly to the takeover of a high-security and strategic government installation. It did not waste time in dispatching a SWAT team to storm the room where the two men, armed with pistols and grenades, and with explosives strapped to their bodies, had barricaded themselves. The police team killed the two men, employing what is now being criticized as "excessive use of force."

Police officials justified the assault, saying it was a preemptive strike to avert more serious security problems and aviation disasters and possible loss of lives that might have developed from the dislocation of air traffic.

The swiftness of the response to the takeover was in stark contrast to the slow reaction of the government to the seizure of Oakwood by the Magdalo officers who had planted explosives on the premises, in what has now been revealed as the triggering incident for a coup involving some people associated with the deposed president.

Whatever will be the findings of the Senate inquiry on the bloody attack on the airport control tower, it is clear that the government was not taking chances when it acted firmly to flush out the intruders barricaded inside and when it dispatched anti-riot police to disperse the Ayala demonstration before it could spin out of control.

Although military officials tried to assure that the tower seizure was not part of a coup plot waiting to move after a signal from the tower occupation, it cannot be ignored that airport control towers are politically strategic targets of coup attempts, since they control air traffic flying into and out of the national capital. Evidence has also been uncovered that in the Magdalo coup plot, the seizure of airports was one of the key objectives.

Through the swiftness and even the ruthlessness of its response, the government, which has been besieged by a series of political crises and violent turmoil since it took over from the Estrada regime in 2001, is clearly sending the message that it is prepared to use the full force of state power to defend the government against all sorts of attacks, and that it is not going to repeat the fiascoes of the May 1 rebellion and the Oakwood occupation.

The object of wrath of the Ayala demonstration was Chief Justice Hilario Davide Jr., against whom Estrada partisans have nursed an enduring resentment over the series of Supreme Court decisions, beginning with its induction of then Vice President Macapagal-Arroyo as President after the collapse of the Estrada regime and followed by decisions upholding the legitimacy of the successor government.

The demonstration came after the Supreme Court decision of Nov. 11, striking down as unconstitutional the impeachment complaint against Davide, that defused the dangerous stand-off between the Court and Congress—an impasse that pushed the country to the verge of a potentially explosive constitutional crisis. The demonstration on Ayala tells us that the breaking of the stand-off over the impeachment has ushered in a period of political calm, indicating that some disgruntled groups are not prepared to accept political or judicial resolution of conflicts and that they can easily be instigated to go on rampage for political ends.

Police officials are only partly correct when they claim that the Ayala mob action was intended to "test the waters," meaning that the organizers of the unruly protest, deploying roughnecks in the streets, were probing whether their action could draw a wider response and create conditions for larger public disorder. The demonstration, however, failed to bring more people out to the streets.

It is more accurate to say that the demonstration tested not "the waters" but the resolve of the government to crush violent challenges to state authority. The Naia tower takeover took place when tensions over the impeachment impasse were nearing flash point, provoking the forceful assault on the tower occupants.

Any weakness on the part of the government in responding to such tests of resolve could only encourage further violent challenges. In these extraordinary times of political turmoil, the primordial duty of the government is to defend the state and maintain public order. It cannot be squeamish over its methods of response. The message is clear: Some heads will be bashed and some will be killed if they mount violent action to express grievances outside of the legal process.

A 'star' partner

AT LARGE

Rina Jimenez-David

WHAT frustrates many public health authorities about the continued rampage of TB is that they already know how the disease can be cured and thus how its transmission can be halted.

For more than 50 years, anti-TB drugs have been available at a fairly affordable price. For more than a decade, the World Health Organization has also certified a treatment protocol that has been proven most effective. It's called DOTS (Directly Observed Treatment, Short Course) which involves providing anti-TB medication to patients through a course of treatment that could be as short as six months.

Before the adoption of DOTS, patients were simply handed their medication and instructed on how often and for how long they were to take it. But health authorities soon found out that people with TB, more often than not desperately poor since TB has been described as a "disease of poverty," ended up selling their medicines for food—or drugs. Thus, "directly observed" treatment, meaning someone, either the doctor or health center nurse or a treatment "partner" or family member, makes sure he or she sees the patient takes the medication on schedule.

The "partner" is a key member of the "team" involved in the cure of a person with TB. The partner is not only an "enforcer," making sure the patient takes all of the medication at the right time, but also a "cheerleader," lending moral support to the patient to continue taking the medications until he or she is cured. And as my experience with one such partner showed me, the treatment partner may also take on other roles as well: social worker, career counselor, therapist, friend.

* * *

REBECCA Stevens is one cool lady. She stands and walks with an easy confidence, and as she strides down a hallway in her jeans and black leather jacket, she draws attention and respect.

Rebecca holds the title of Public Health Representative III but Dr. Lee Reichmann, her boss, teasingly refers to her as a "star of stage and screen," since she's been featured in many articles and documentaries on TB control efforts.

Originally determined to be a nurse, Rebecca says she had to abandon that dream because of financial constraints. Instead she went into health care, initially in a drug and alcohol rehabilitation program before joining the TB program in 1990 as a treatment partner.

As she drives us to her first patient, Rebecca draws a thumbnail sketch of "Stephen," 52, who lives with his brother and father, who is 80. He fell into the system when he was rushed to a hospital, coughing up blood. He was discovered to have active TB, aside from being a drug dependent and testing positive for HIV. When they were tested, his brother and father were also found positive for TB. The brother is undergoing treatment, but the father has refused to be treated.

* * *

WHEN we enter Stephen's apartment, we can understand how TB could have flourished here. It is dark and dank, and the floor seems about ready to collapse under the weight of sagging sofas and a humongous TV set. Talking about it afterwards, Rebecca laughingly says she's heard "some creature" scurrying about in the ceiling. "I'm so afraid that one of these days that creature will fall through the ceiling. I just wish I won't be there when that happens!"

Rebecca is friendly but firm with Stephen, asking after his health and that of the old man. She watches as he gulps down the medicines then hands him two more paper envelopes, his medications for the weekend. With each dose Rebecca attaches a food voucher worth $5 as some sort of incentive to patients to keep taking their medicines.

Next stop is "John," an army veteran who works as a magician. He has been living with his girlfriend who has threatened to kick him out of her house. Rebecca had to negotiate with the woman not to send John out to the streets just yet, "because then I won't know where to find him." In exchange for room and board, John acts as babysitter for his girlfriend's grandson, although Rebecca is even now searching for temporary shelter for John where she can be sure to find him until he finishes his treatment.

In the house, we find John barefoot and in a bathrobe but getting ready to rehearse with two friends with whom he has formed a band. As we leave, the two buddies remind Rebecca about their gig that weekend. "You know I'll be there," she assures them cheerily.

* * *

OUR last stop is a daycare center where Rebecca looks after two children, a brother and sister who were rushed in serious condition to the hospital some months back. Their infection was eventually traced to their babysitter, a neighbor who had, before she was tracked down, already infected more than 30 other people, many of them children under her care.

The woman, Rebecca says, had the classic symptoms of TB but was being treated by her doctor for "bronchitis." Rebecca says she warned the doctor about his exposure to TB, but he brushed her away by producing a tuberculin test he performed on himself.

We find the boy just waking from a nap and about to join a birthday party. Rebecca makes him lie on his back, pinning his legs between her knees as she feeds him his medications, which she has crushed and dissolved into a cup of applesauce.

Told that the boy's sister didn't show up that morning, Rebecca clicks her tongue in annoyance and goes off to find the girl and her mother. We drive to their apartment and she finds an older brother on the street, who says he doesn't know where his mother and sister are. "I don't need this on a Friday," she says in annoyance as she drives us back to the center.

But as we thank her for taking us on her rounds, we know that Rebecca will eventually find her patient. Not for nothing is she considered a "star."

Interpreting Saguil

LOOKING BACK

Ambeth R. Ocampo

ONE of the side events to the Nena Saguil Retrospective at the Ateneo Gallery was an afternoon conversation with people who had known the artist and visited her in her Paris studio: Aro Soriano, Egai Fernandez, Bobbie Malay. With them I exchanged reminiscences and impressions of Saguil to supplement the artworks on the walls. While there were pertinent questions about the development of her art, her use of color and the tracing of artistic influences, someone questioned Saguil's sexuality. In the Philippines, people are expected to be married on or before their 30th birthday and then to have lots of children, so people who choose to remain single are subjected to speculation about their gender preferences. If couples don't have children after a few years, tongues wag over who is sterile and why.

There were efforts to discern Saguil's sexual preference from her early paintings. One small canvas, publicly displayed for the first time in the Retro, was pointed out to the audience. It depicts the face of a man divided in two, à la Dr. Jekyll and Mr. Hyde. This was interpreted to suggest that she distrusted men. Really?

On the other hand, a short story that took her 10 years to complete was said to suggest that she had a heterosexual relationship. This presumes the story is at least autobiographical in part.

Sometimes guessing a person's sexuality is like an ink blot test: one sees what he or she wants to see, and thus the inquisitor sees more of himself than the person in question. At the risk of sounding corny perhaps, one could say Saguil was married to her art, married to the beauty of Paris.

When I asked her in 1984 why she never married, she replied: "Isn't it the dream of every artist to do what he wants? To be free? Perhaps that's why I remained single. Perhaps God wanted me to become a painter. Besides there is a moral side to it: How can I tell my husband, *'Bahala ka na sa damit mo,* I have to paint'? And what about our children? One poet said that if you want to be an artist, you have to be alone. If you are alone you are one. If there are two of you, you become one-half—half of your personality is gone. What more if you are three or four? Let's not even talk of marriage, but there was a great poet from New York who said, 'Come to New York. I'll make you famous…' What kind of a proposition is that? How can you marry a man like that? Should you go with a man because he promises you something? Isn't love the attraction?"

It was suggested that this poet from New York was Jose Garcia Villa. The other suspects were a British photographer and a German critic. All the speculations made Saguil and her work more intriguing.

Worse, I realized that Saguil lied about her age, turning back the clock to make herself 10 years younger than she really was. Art history and criticism is really a different branch of the humanities but the historical method is still useful.

Looking at her paintings of meticulous circles and dots that have been described as amoeba or the cosmos surging and expanding on paper or canvas, one wonders whom we are to believe—the explanation of the artist or the art critic. For example, in the years before her death, her eyesight started to deteriorate. Her work induced headaches and her doctor prescribed eye drops that produced visions of circles and the universe. Of course, she denied that these images influenced her art.

Though her abstraction has been described as Zen-like, she says she knows very little about Zen, neither did she read anything on it. Recalling a discussion with a German critic, she described them as having the empathy of the Oriental. One critic looked at her paintings and exclaimed: "I can feel the island, I can smell the trees, *kako ang ganda a!*"

Speaking through an interpreter, she told to a German critic who described her work as well thought-out and mathematical: "I am not mathematical. Its feeling is not calculating, and it is spontaneous, it is feeling. I do not say I will put this circle [here] so that it will balance with that circle there. I like the Bauhaus. Very methodical, very mathematical because the German painter starts by thinking I'll put this circle here so it will balance with that circle there. Mine is feeling, spontaneous feeling. I don't think."

The critic interrupted her with the question, "You don't think?"

To which she replied, "I think afterwards. For example, if balance or movement is lacking, then I put a circle here and that is the time when I think. I think after…"

Another time, Saguil explained that, "Art is pain. It's like gold, which has to be refined. Suffering refines you and makes you better."

Having been a monk once, for five years, I now understand what she was talking about although I do not see pain in her exuberant paintings.

So many questions, very few answers. Fernando Zobel described Saguil's work as having "whoopee." To people in my generation a "whoopee cushion" produces an embarrassing fart-like sound when sat on. What exactly did Zobel mean?

What exactly do Saguil's paintings mean? She explains her work in a series of handwritten "lectures," which can either mean (in English) speeches she hoped to deliver during her retrospective or (in French) "readings."

Abstract art being open to many interpretations, one should just view the retro to form one's own conclusions.

* * *

Comments are welcome at aocampo@ateneo.edu

Outstanding leaders

COMMENTARY

Junefe Gilig Payot
Institute on Church and Social Issues

I DON'T like attending formal occasions because I find wearing leather shoes very uncomfortable. But I make an exception—with good reasons—for awarding ceremonies even when I am not an awardee (in fact, the last time I got an award was when I was in high school, and it was for perfect attendance) or I do not know any of the awardees.

Contrary to what we are made to believe about the Filipino having a crab mentality, many will agree that his natural reaction when he sees people achieving great things is to be inspired to raise his own standards in doing things. It's only our politicians who try to bring each other down. The natural tendency of Filipinos is to think, "I can do that too!" and to summon the achiever within. That's the reason I like attending awarding ceremonies.

The occasion becomes even more special when the award is given in recognition of a person's work for others, especially the marginalized. It feels good to know that there still are people who have "not lost the common touch." It makes one feel that things are not as bad as they seem to be. One is filled with hope, even some peace.

The awarding of Local Government Leadership Awards to governors, city and municipal mayors at the Senate last Oct. 27 evoked these feelings in me. My discomfort at being in a place I imagined to be crawling with malevolent spirits was overpowered by these more positive feelings.

This was no ordinary award because it was based on collaboration among the best academic institutions in the country—the University of the Philippines, Ateneo de Manila University, De La Salle University, Mindanao State University, University of San Carlos, to name a few. (Senate President Franklin Drilon and Sen. Aquilino Pimentel Jr. could not help but note that it was a momentous event also because La Salle and Ateneo were able to work together. One of the awardees said he had not expected to be selected Most Outstanding Municipal Mayor because the team sent to evaluate him was from La Salle and he had graduated from the Ateneo, a remark that solicited more laughter.) And neither were the criteria lightweight. How many of our government officials can claim to be without any pending criminal case in any court? Not many. This criterion alone must have narrowed down drastically the number of nominees.

Aside from their clean slate, the awardees had something else in common. Through participatory policies, they raised the incomes of their districts without leaving the poor behind. Among the awardees, perhaps the achievement of Nueva Vizcaya Gov. Rodolfo Agbayani was perhaps the most significant. He raised the status of his province from fourth class to second class and reduced poverty incidence from 54 percent to 10.9 percent during his administration. This shows that poverty can be dramatically reduced in just a few years' time.

Certainly, other leaders, local and especially those occupying national offices, have a lot to learn from them. Indeed, they are an inspiration to all of us.

During awarding ceremonies, it comes as a bonus when one knows some of the awardees. To bask in the reflected glory of a friend or a family member must be the next best thing to being the awardee himself.

I know because one of the mayors who won the award happened to be my teacher in Asian history in high school, "Sir Yasay" (though as the ratio of our ages got smaller, Sir Yasay became "Dix," short for Dixon). I remember how we thought we could play pranks on him because he was a fresh graduate then. But we soon found out how wrong we were when he made us all carry our armchairs upon learning that we had made our Algebra teacher cry with our pranks. He certainly showed us that he was not only a good classroom teacher but also a good teacher and leader. And this must be his secret to being an outstanding mayor.

Three other awardees were also teachers. This made me think that maybe it is time to elect teachers, instead of lawyers and actors, to public office. For once thing, we all know how good our teachers, especially public elementary school teachers, are at making ends meet. They are not economics degree holders but they certainly know how to spend scarce resources. Then maybe we will not be spending on deficit.

If our grade school teachers were elected to public office, they would not be spending people's money on lavish barrio fiestas to please a visitor. Neither would they be demolishing poor people's homes to project to a visitor a poverty-free Philippines. Otherwise they would be violating their own reminders for us to guard against *"pakitang-tao"* and to always treat everyone with respect.

Perhaps teachers do make better government officials but then again, the other awardees were not teachers. So maybe, good leadership really has more to do with getting the priorities right, listening to the people, reaching out to those in the margins and getting things done—qualities that this year's Awardees for Outstanding LGU Executives, including my high school teacher, have.

THEY SAID

Too much waiting

"For me to lose my patience, that is really something."

—Finance Secretary Isidro Camacho, walking out after waiting for 10 hours without being called for the congressional budget hearing

Mortifying

"It is not only deeply painful for the two of us but also for everyone else affected, and it would mortify our mother if she were alive today and, if we might say so, we feel we are more able to speak for our mother than Paul (Burrell)."

—Prince William on claims made by the late Princess Diana's ex-butler in a book

Relating to Davide

"I don't know about (Chief Justice Hilario Davide's) abilities to relate to people but from what I can see, it is the people who are relating to Davide."

—Party-list Rep. Loretta Ann Rosales, explaing why she thought the Chief Justice would make a strong presidential candidate

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Debt figures are highly understated

IN "GOV'T debt stock up 17 percent to P3.16 trillion," (PDI, 10/30/03), Clarissa S. Batino wrote: "As of August (2003), the foreign debt component also increased by P213.9 billion or 16.6 percent year-on-year to P1.501 trillion ($27.32 billion)..."

This figure ($27.32 billion) is grossly understated. During the Ramos administration, our total foreign debt was already reported at more than $54 billion. How could it be only $27.32 billion today when Finance Secretary Jose Isidro Camacho has been occupied mainly with miring the country in debt?

It is about time Congress through the appropriate committees, looked into the country's debt stock, both foreign and domestic. Where has all the money Camacho has borrowed gone? Can we have a complete inventory of what the borrowed money was paid for? How much is the true foreign debt? How much is the brokerage fee for facilitating borrowing? Who is pocketing it?

—AMADO GAT INCIONG,
Unit 301 Union Square
Condominium,
145 15th Avenue,
Cubao, Quezon City

Imee Marcos at Metro cemeteries

REP. IMEE Marcos' shameless act of making the rounds of Metro Manila cemeteries last Nov. 1 in the guise of visiting dead relatives, smacks of early political campaigning by this overly ambitious Marcos daughter.

Not even the day reserved for the remembrance of our departed escaped this politician's selfish agenda. Finding no relatives buried at both the North and South cemeteries, Marcos instead offered free transportation to the public and distributed fans with her face plastered on them. What a cheap shot!

If she had truly wanted maximum media exposure last All Saints' Day, she should have visited the grave sites of those murdered and brutally killed during her father's martial law regime. She could then have made use of the occasion to publicly apologize to the still grieving surviving family members of the victims of the Marcos dictatorship.

—FERDIE T. SIBAL,
18 Green Leaves St.,
Capitol Green Village,
Tandang Sora, Quezon City

Editorializing in photos

I READ the column of Raul Palabrica on Nov. 3 and feel vindicated. That's what I have been complaining about all these months (years?). The INQUIRER editorializes or adds interpretations to the photos other than what the photos actually show.

The mere fact that the paper continues to practice the above, means it doesn't learn or couldn't care less what we readers think. What else can I say?

The Nov. 3 edition of the INQUIRER also has confirmed my suspicion that it is pro-Raul Roco. Obvious *ba*? Also, should the opinion of certain people be the headline? Who is Earl Parreno (and what animal is the Institute of Political and Electoral Reforms?) that what he thinks merit the headline? Or maybe, what he thinks jibes with what the staff of the INQUIRER thinks, so it gets headlined?

I think what Senate President Franklin Drilon said ("It's the Supreme Court's decision") merits the main headline. The statement comes from the Senate president, not from some unknown entity.

I am really getting frustrated. Stop saying you are just the bearer of news—you are a biased and editorializing news bearer!

—CHATS M. BILLANO,
chats@pacific.net.ph

PHILIPPINE DAILY INQUIRER LETTERS

A better measure for bar exam success

AS if we did not have enough serious problems, the recent bar exam mess has left us dazed and stupefied. It piles into our already overburdened emotional space. How is it that we do not seem to learn the lessons that are crucial to our very life as a nation, rooted as it supposedly is in solid human, religious and moral values passed on by generations? We just keep on committing the same, dismal mistakes.

Over the years, I have reflected on this problem and have come to believe that it might just help provide an avenue for improvement, to change the system of having 10 or 20 topnotchers in the examinations to a simple pass-fail mechanism. In countries which use the latter scheme, there seems to be no problem at all. The topnotcher ranking apparently becomes a source of cheap and convenient advertisement for almost the same schools year in and year out. Accordingly, there ensues a strong motivation for examinees to score high in the tests, by hook or by crook.

So why not let us page the Professional Regulation Commission and suggest that a serious discussion of the matter be started among some groups it can help identify and put together? Then perhaps something meaningful may at last result from such an open, sincere and intelligent exchange of ideas and possible solutions. How about it?

—ILEANA R. F. CRUZ,
retired professor,
National Institutes of Health,
University of the Philippines
Manila, Pedro Gil Street cor.
Taft Avenue, Manila 1000

The takeover of Naia control tower

DEAR Conrado de Quiros: I strongly disagree with your logic about the recent incident at the air traffic control tower of the Ninoy Aquino International Airport (Naia). I shall not debate you regarding the proper rules of engagement governing the actions of the Aviation Security Group. What happened after the steel door was blasted off and commandos (probably deaf from that explosion in such an enclosed space) armed with high-powered firearms and night-vision goggles began shooting, should be left for the experts to argue.

Your whole theory is that Capt. Panfilo Villaruel's act was a matter of grave and present danger, threatening the very lives of people in the air at that time.

When the incident happened, the last flight of the day (or night) had taken off. It was midnight and the first flight due in was not going to touch ground for at least five hours. Obviously, just for the sake of argument, all domestic flights to and from Manila would have been cancelled. And obviously again, all incoming international flights to Manila would have been diverted to either Hong Kong, Taiwan, Japan, Singapore, Clark Field, or Cebu even—with at least five hours to spare. In fact, the first instructions given then by the former Air Transportation Office (ATO) chief was for all flights to be diverted to Clark or Cebu.

To postulate that the perpetrators could send malicious messages to incoming traffic is a pathetic and weak argument. The ATO tower is not the be-all of air traffic control in the Philippines. Remember, it was only built in the mid-1990s, decades after thousands of airplanes had taken off and landed or navigated our skies. In fact, even if the whole structure were totally shut down, normal air traffic in the Naia would not have even suffered a hiccup. Ask any pilot, air traffic controller, engineer, or management at the airport (but not the transportation secretary and certainly not the bold and daring SWAT team). In fact, aviation experts knew this and were already preparing contingency plans.

VOICES ON INQ7.NET

Were they pressed for time? Of course not. Couldn't they have just turned off the power and cut off communication lines? Definitely. Could they have just smoked them out? Maybe. Did they run out of options? Most certainly not.

But no, they had to blast the door. That's what happens when strategic decisions are left to near-sighted tactical theorists hell-bent on making a big bang, and getting some sleep.

So now, what do we have but another tragedy. If Villaruel were a terrorist with serious intent to blow up an airline, I'd say give him hell. But all he wanted was merely to be heard. Nothing more—no demands, no hostages and no ransom. If we deserve the kind of government leadership that we have, then perhaps we also deserve (and should not be surprised) to find more Capt. Panfilo Villaruels waking us from our slumber in the wee hours of the morning until we start doing something about our nation's future.—**Jose Adolfo M. Mariquit, via e-mail**

* * *

It was unfortunate and we are saddened by the death of Villaruel and his aide. I think however that the authorities and the SWAT did what they were supposed to do. It was for the greater good. This should teach lessons to all those who have grievances and who think that at any given time and situation they can hold the whole country hostage in the guise of voicing out their grievance. Human rights? What about the rights of the rest of us? We have the right to a peaceful society as well.—**Pauline Lazaro, via e-mail**

* * *

Villaruel is not a gunman; he's a hero.—**Salvador Saberola Jr., via e-mail**

* * *

Undoubtedly, Villaruel was aware of the consequences of his acts, and he may have thought it was the best way to attain his goals. He was obviously desperate, but he succeeded, at the expense of his life, in letting us know who he was and what he was aiming at. Not until his death was it generally known that he was an inventor and had high ideals and dreams for his country and fellowmen. When he was carrying out his "mission," he laid down the "regard" in which he was held and covered himself with the "cloak of hatred and despair" which justifiably constrained his fellow military officers to carry out the proper "rules of engagement" to avoid a much greater evil. What he did was praiseworthy for it was only after his death that he gained recognition and it is certain that he would long be remembered for what he aspired for.—**Antonio Roxas, via e-mail**

* * *

From what we can tell from the audio of his interview, he was not incoherent as airport general manager Edgardo Manda said. He was calm and was in no way a threat to anybody. He was crying out to the police assault squad that he was surrendering. Why was he and his aide still murdered?

The Philippine government under President Macapagal-Arroyo should launch an investigation of this murder and punish whoever is responsible for their deaths. Why was Villaruel "salvaged" when in fact, he was not a threat to anyone? He sent home probable hostages and flights into the airport were not in any danger.

He was not a common criminal and from what we can tell, he was in fact a nationalist. Why was he killed in such a heavy-handed manner? Where are the protectors of human rights? What do they have to say about the whole episode?—**James Martinez, via e-mail**

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Across the NATION

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'Jueteng' back in Pangasinan, says group of students

By Yolanda Sotelo-Fuertes
PDI Northern Luzon Bureau

DAGUPAN CITY—After a month-long hiatus, jueteng is back in Pangasinan and its operation is financed by suspected jueteng lord Rodolfo "Bong" Pineda of Pampanga, according to a statement circulated by a group of Pangasinan students.

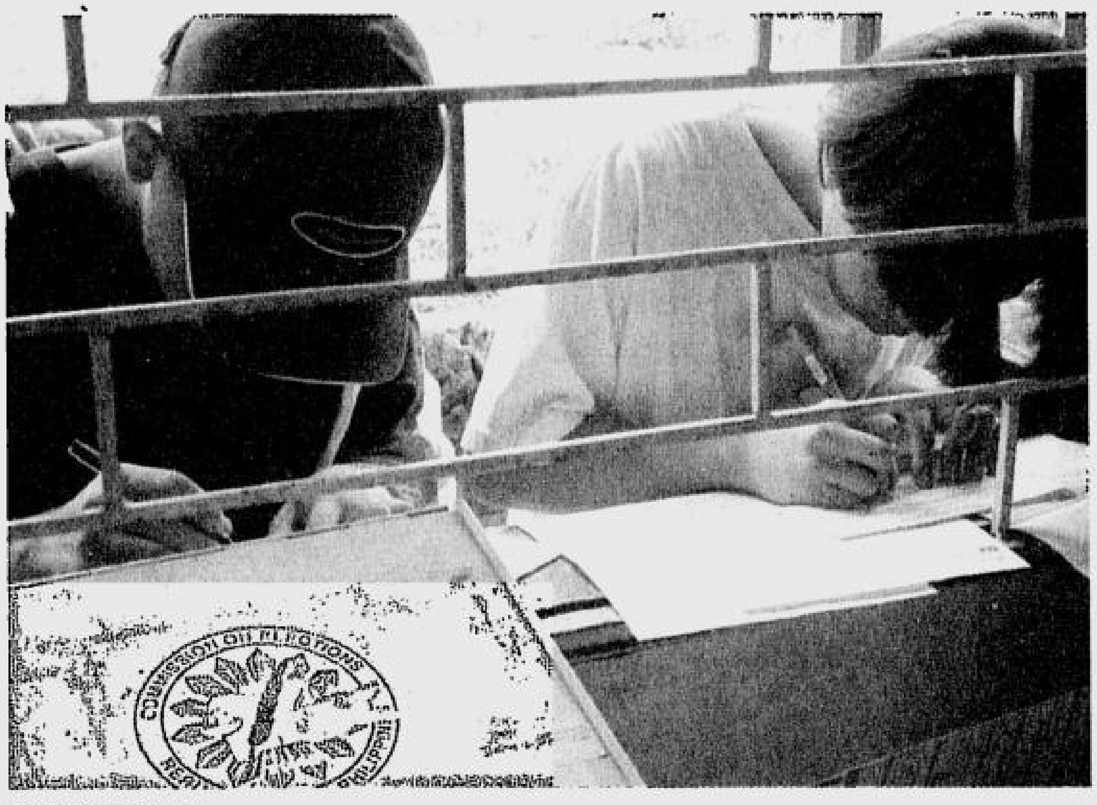
The group, calling itself "Pangasinense's Anti-Bong Pineda's Campaign on his Illegal Gambling Activities" or Pabigat, asked Lingayen-Dagupan Archbishop Oscar Cruz to believe reports that Pineda, through dummies or "front men," was behind the operations of jueteng in the province. But a close relative of Pineda in Pampanga denied that Pineda had resumed financing the illegal game in Pangasinan.

"He's out of it. He's been in the United States for months now," the source said.

The source said Pineda did not want to be involved again in jueteng because he did not like to feel the pressures he underwent during the impeachment trial of his former patron, former President Joseph Estrada.

According to the source, jueteng in Pangasinan is run by "Pangasinan-based operators controlled by politicians."

The students claimed to have formed the group to fight jueteng. They said they had confirmed the existence of organized operations and their financiers through research and extensive interviews with jueteng bet collectors and their supervisors (cabo). *With a report from Tonette Orejas, PDI Central Luzon Desk*



YOUTH VOTE TOOTS SOBERANO/PDI PHOTO
Youngsters find time to fill up voters' forms at a Commission on Elections office in Baguio City to take part for the first time in the election process.

Army says Left overreacting to spying

DAVAO CITY—A military spokesperson in the region said militant groups have been overreacting to the government's antiterror drive to the point of inventing stories aimed at discrediting the campaign.

Earlier, Task Force Davao chief Col. Gaudencio Pangilinan said the military has deployed a "camera patrol" team to take photos of suspected terrorists in Southern Mindanao.

But Jeppie Ramada, spokesperson of the Bagong Alyansang Makabayan (Bayan) for Southern Mindanao, said military spies were not snooping on suspected terrorists but on activists.

Ramada said two plainclothes men on board a motorcycle stopped in front of the gates of the Anak ng Bayan office at the corner of Aurora Street and Quezon Boulevard on Saturday noon.

He said an Anak ng Bayan staffer saw one of the motorcycle-riding men take pictures of the building.

Ramada said residents saw the same motorcycle-riding men prior to the incident and that they were also taking pictures of the militants' "shortcut" paths going to the office.

In the afternoon of Nov. 5, two motorcycle-riding men went to the Bayan office in Juna Subdivision and "interrogated" some staffers there.

He said the men were armed with .45 cal. pistols.

On Nov. 4, Ramada said, a man went to the Kilusang Mayo Uno (KMU) office on Anda Street and looked for the militant group's secretary general, Omar Bantayan.

A KMU member told the man that Bantayan was not around.

Ramada said the man left word to the KMU member that Bantayan should be careful because he was in their "order of battle."

On Nov. 9, a team of soldiers and policemen was seen surrounding the Bayan Muna office in Mati, Davao Oriental. *Anthony Allada, PDI Mindanao Bureau*

Raps readied in slaying of rights activist

DAVAO CITY—A three-member panel of the City Prosecution Office on Wednesday said it found evidence to support the filing of murder charges against two soldiers and several militiamen for last year's killing in Arakan, North Cotabato of activist and journalist Benjaline Hernandez and two others.

With the findings, the panel immediately approved the filing of the charges against M/Sgt. Antonio Torilla and Cpl. Randolph Tamayo of the Army's 12th Special Forces Company and militiamen Leo Indagacan and Didok Anarna and another unidentified member of the Citizens Armed Forces Geographical Unit.

The panel, which was composed of state prosecutor Fundador Villafuerte as chair, assistant city prosecutors Jofre Saniel and Ma. Gemma Dabbay submitted a seven-page resolution backing the filing of the charges for the killings of Hernandez, Vivian Andrade and Crisanto Amora on April 5, 2002.

But the panel cleared the suspects of responsibility for the death of the fourth victim—Labaon Sinunday—saying his death was a result of a legitimate encounter.

The military has repeatedly reasoned out that Hernandez and the rest of the victims had been killed during a clash with New People's Army rebels.

The panel also cleared the other respondents, Pfc. Celso Padama and Cafgu members Edwin Arandilla, Edgar Alojado and Bernabe Abanilla "for lack of evidence on their participation in the commission of the crimes."

The panel resolved the complaint based on evidence presented by the slain activist's parents, Benjamin and Evangeline Hernandez and the Commission on Human Rights in Region 12, which conducted a fact-finding investigation.

Shortly after the bodies of Hernandez and the other victims were retrieved, the National Bureau of Investigation performed an autopsy.

Dr. Reynaldo Romero, NBI medico legal, ruled that Hernandez, Andrade and Amora were shot at close range.

The findings corroborated eyewitness testimony that Hernandez was shot as she raised her hands in a gesture of surrender.

The panel said suspects' claim that it was a legitimate encounter was "a matter of defense" that should be presented during the formal trial.

Human rights group Karapatan hailed the panel's ruling saying it demolished the "propaganda mounted by the military and North Cotabato Gov. Manny Piñol" against Hernandez and her group.

Hernandez was working for Karapatan when killed.

PDI Mindanao Bureau

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Reconciliation? Joker says it's 'all for show'

From page A1

Senate qualified their support for the idea.

Put substance

Senate Majority Leader Loren Legarda said the government should put "meaning and substance" as well as a "semblance of sincerity" into the call for reconciliation and unity.

Sen. Ralph Recto said it was "worth the effort," but emphasized that he didn't expect anyone "to say sorry."

"Normally, when you have two parties fighting each other and you want them together... they have to say sorry," Recto said. "I don't expect anyone to say sorry."

Sen. Francis Pangilinan said the reconciliation offer would merit support, but only if this "is not premised on victory at all costs in 2004," apparently in reference to the President's bid to seek a full term in next year's polls.

Opposition too

Opposition senators also gave conditional responses to the reconciliation initiative.

Sen. John Osmeña said the government could drop the plunder charges against Estrada, to manifest its sincerity.

Sen. Teresa Aquino-Oreta said the former president could be allowed to seek medical treatment for his knees.

Oreta stressed that the President should "go beyond words" as she noted that the chief executive has been saying things but doing things differently.

Sen. Edgardo Angara said the President's call was "falling on deaf ears" because "our people are numb to it already and the sectors that ought to be reconciled don't seem to believe her."

Angara said he was not against reconciliation but he noted the President had not taken any concrete steps to match her desire for reconciliation in her two years in office.

He cited as instances Ms Macapagal's objection to Estrada seeking medical treatment abroad and her administration's opposition to seek any compromise with the Marcoses over the ill-gotten wealth issue.

"So it is hard to just suddenly one day say that she is a unifier, a reconciler, she wants us to sit down and reason together," he said.

Now acceptable

Estrada, who initially spurned the initiative, said he was now more agreeable to the idea of "total reconciliation. But he added one more condition.

In a phone interview, Estrada asked that the Sandiganbayan special court created to try his plunder and graft charges be disbanded.

"For the love of the country, I now support reconciliation efforts initiated by the government. It's about time that there should be an honest-to-goodness reconciliation," he said.

Asked whether he had other conditions on top of his original proposal that he and Chief Justice Hilario Davide Jr. take a lie detection test, Estrada said he wanted the government to give him a "fair trial."

JOKER Arroyo

"They must disband the special court the Supreme Court created to try my cases. It was created by Davide to convict me," he said, adding that no other suspected criminal in the country's history had had the experience of having a court created to hear his case.

Estrada also asked that names of justices to try him be raffled off and not handpicked by the high court under Davide.

"They must first give an impartial treatment of my case. Only then will I agree to a full reconciliation," he said.

Also Imelda

Former First Lady Imelda Marcos said she too had been seeking true reconciliation all these years.

"All I want is justice and for them (the government) to do what is right," said Marcos, who is facing criminal and ill-gotten wealth cases before regional trial courts, the Sandiganbayan and the Supreme Court.

She complained that with the way the Presidential Anti-Graft Commission (PCGG) has been treating her and her family, reconciliation was unacceptable.

"What they are doing for the Marcoses is something you don't do to your fellow man," she said.

Facilitator on leave

In Malacañang, presidential spokesperson Ignacio Bunye Jr. said the country should allow the reconciliation initiative to work by giving the "facilitator" the elbow room he needs to do his job.

But Davao Archbishop Fernando Capalla, whom the President asked to be the "facilitator," has gone on "leave," Bunye said. He did not elaborate.

"We have to leave this topic for the meantime. We'd rather the process proceeds quietly, without much fanfare. It's important that the President made known her desire to reach out to other sectors in society to end the culture of divisiveness that is tearing at our structural fabric," Bunye said.

"We will stop at laying down the general principles. We will not go into the details this is something that can be better handled by the experts and by those who have experience at this particular situation," he said.

Bunye said the Palace would await the return of Capalla, incoming chair of the Catholic Bishops Conference of the Philippines.

"I believe he has a big job before him. Let's observe how the process plays out," Bunye said.

'Don't run'

Makati City Rep. Agapito "Butz" Aquino challenged the President not to run next year as proof that her offer of national reconciliation was genuine.

"It is easy for the President to call for national reconciliation and healing. The question is, what is she willing to give up and sacrifice to secure it?" asked Aquino, secretary-general of the largest opposition party, the Laban ng Demokratikong Pilipino.

But he also suggested that all incumbent national officials, from the President down to congressmen, step down from office next year and allow a new generation of politicians to take over.

He said he was willing to skip his plan to seek a third term as representative of the second district of Makati City in support of a genuine reconciliation initiative. *With reports from Cynthia Balana, Jerome Aning, Carlito Pablo, Martin Marfil, Norman Bordadora*

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18-21	Singapore Orchid Festival

October

3-31	Deepavali Light-Up 2003
4-5	Streats Singapore International Latin Festival 2003
10,13	Silver Chariot Procession
13	Theemidhi Festival
24-25	Marcel Marceau 80th Anniversary Tour
25-26	UIM F1 Powerboat World Championship
25-31	Hari Raya Light Up 2003
26	James Galway Concert

November

1-30	Hari Raya Light-Up 2003
8	Elite Model Look 2003 International Finals
13-16	Tiger Skins
15-23	7th Singapore River Buskers' Festival 2003
15-30	Christmas Light-Up 2003
16	The Great Singapore Duck Race 2003
29-30	21st Singapore River Regatta 2003
29	Swingle Singers 40th Anniversary Special
30	Bollywood Extravaganza

December

1-31	Christmas Light-Up 2003
1-7	Hari Raya Light-Up 2003
5	World Wrestling Entertainment
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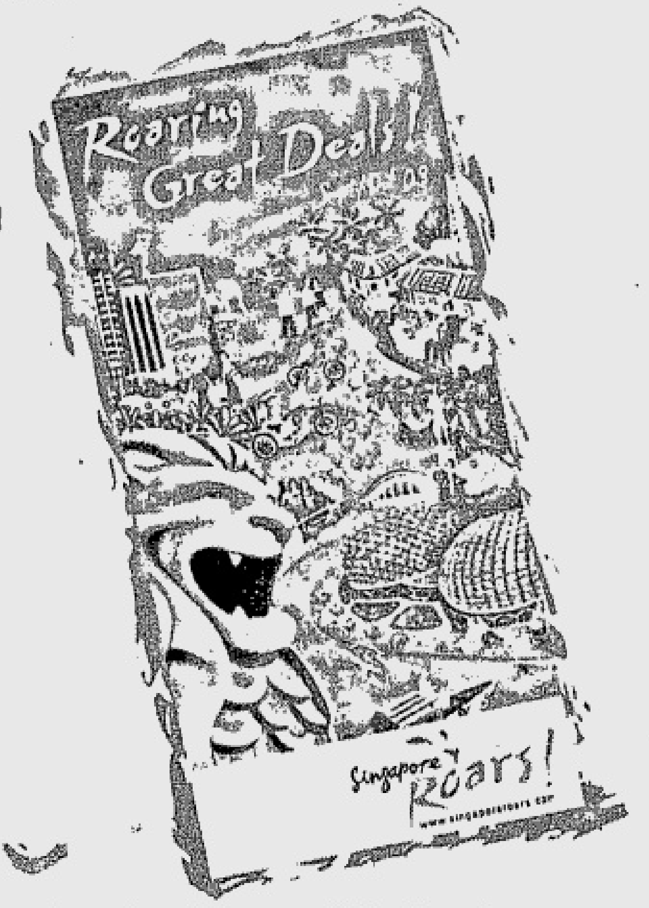

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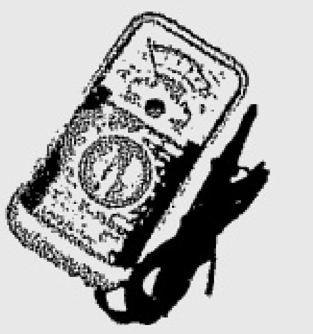

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Judge's 'body language': She smiled, smirked

From page A1

(a fix), this is fast food served even without waiting for all the ingredients," he told reporters. In continuing protest of the ruling, he said he would lead a Mass at the Quezon City Hall of Justice on Tuesday.

Yadao stood firm on her decision, saying she didn't care what other people would say.

"I stand firm on my decision. I prayed hard and I only did what the law and my conscience dictated," she told reporters.

Yadao said she would not mind if her decision would cost her even her job. "Not everybody will agree. Many will be angered, especially those who are obsessed with power and authority ... but I don't care even if people crucify me with nasty stories."

Disbarment

Justice Secretary Simeon Datumanong said he did not consider the Kuratong Baleleng case "completely lost" because there were remedies available such as the filing of motion for reconsideration and disbarment or filing of administrative charges against Yadao for abuse of discretion.

"She did not follow the directive of the Supreme Court to try the case with dispatch. She dismissed it without even going to trial," Datumanong said.

He said he talked with President Macapagal-Arroyo who, he said, was pushing for the observance of the rule of law in the Kuratong Baleleng case.

Datumanong said: "It may not be completely finished within the term of the President but we want to be sure that the case would go to trial to give fairness and justice to the cause."

But Ms Macapagal said her government would respect the decision of Yadao. In her speech at the De La Salle University symposium in Cavite, she said: "We must abide by the rule of law. There is a process by which the parties will have to deal with the situation and we have to patiently go through it.

"Let justice forge on unsullied by too much noise and controversy," she said.

Lacson yesterday appealed to Malacañang to "respect the decision" of Yadao. Although he rejected the call of Ms Macapagal to end destructive political bickering by agreeing to a reconciliation, Lacson said "her government" should "stop filing cases (which were) politically motivated."

Presidential spokesperson Ignacio Bunye Jr. said Malacañang has left it to the Department of Justice to decide what action to take to protect the state's interest following Yadao's decision.

New witnesses

The prosecution panel is not giving up just yet, saying it is set to introduce a new set of witnesses.

Private prosecutors also said they would file a motion for reconsideration and another motion asking Yadao to inhibit herself from hearing the case.

"This does not stop us from seeking the truth and justice. We will appeal the case but we don't want Yadao to rule on it," Efren Moncupa, a private prosecutor, told reporters at a press briefing.

Arno Sanidad, another private prosecutor, said Yadao's dismissal of the case was meant to hide what actually happened on May 17, 1995, when at least 11 suspected members of the Kuratong Baleleng gang were allegedly summarily executed by Lacson's group.

More witnesses

"Yadao does not want Lacson to face trial because there are evidence against Lacson that he does not want to come out," Sanidad said. "But it (KB case) should undergo the test of trial. Unknown to the public, more witnesses came up to us and volunteered to reveal what they know about the incident."

Sanidad refused to elaborate, saying they only wanted to protect the security of the "entirely new batch of witnesses."

"One of these days, they will come out in the open and tell the people the truth," he said.

The private prosecutors said the admission of the accused about killing the victims was enough indication that there was indeed probable cause and that the trial should proceed.

Confession

The prosecutors said the "confession" was part of their declaration that the victims were the first to fire shots, prompting the accused to retaliate to defend themselves. This (confession) was also part of the "after-operation report" signed by the accused, including Lacson.

"Because of their confession, we already exceeded the issue of probable cause. The question now is whether the killing was legitimate or not. If the defense fails to establish that it was a legitimate shootout or encounter, then there is a strong basis for the judgment of conviction. But apparently, Yadao did not give credence to this," the prosecutors said.

Furthermore, the prosecutors argued that the medico-legal report based on the autopsy conducted on the victims showed that they had no powder burns, which means that they did not fire back at the lawmen.

Physical evidence

"It was a cold-blooded murder. The medico-legal report was physical evidence which could not lie," the private prosecutors said.

Government lawyers are also discussing whether to file administrative charges against Yadao, Chief State Prosecutor Jovencito Zuño said yesterday.

Zuño said Yadao committed "grave abuse of discretion" when she junked the charges against Lacson and the others.

"There was grave abuse of discretion. We have a very strong case. The evidence is overwhelming and can even sustain a conviction," Zuño said, adding that should the administrative case prosper, Yadao could face disbarment. *With a report from Michael Lim Ubac*

'Terrors' wow captive audience

From page A1

Former Defense Secretary Angelo Reyes opened the show with an upbeat dance number. "The heat is on ... and it's on the street," he belted out, an apt recap of the violent clash only hours before between police and protesters in Makati City's business district.

Interior Secretary Joey Lina led his wife and six children to center stage for a Von Trapp Family portion.

The "Three Tenors/Terrors" pulled off another musical caper Monday night with "Salute 2," a sequel to their successful benefit concert last May 5, which raised P5 million in legal assistance funds for police officers.

With two Cabinet officials and the congressional "Spice Boys" joining in the fun jamming, Monday's event could well be a preview of the administration team's song-and-dance campaign sorties for the 2004 elections.

Presjdent Macapagal-Arroyo, who arrived halfway through the show, had her share of the spotlight during the closing number, "Let There Be Peace," in which she gamely took part. The culminating chorus cued the release of white doves and glittering confetti inside the Manila Hotel's Fiesta Pavilion.

Revelations

A big revelation was Finance Secretary Jose Isidro Camacho, whose operatic segment included "O Sole Mio," "Le Vie en Rose," and "Music of the Night" from the hit musical "Phantom of the Opera."

And when he sang "I'll Never Say Goodbye," followed by "Ngayon at Kailanman," two officials in the audience said, only half-jokingly, that Camacho could be expressing the fears of Cabinet members reportedly being eyed for sacking.

Of the "Spice Boys," Camarines Sur Rep. Rolando Andaya drew the loudest applause with his raspy Ray Charles rendition of a Frank Sinatra classic. "That's life," he sang effortlessly, casually pacing like a pro throughout the number, a hand in his trouser pocket.

Bonus

The rest of the SBs—Representatives Ace Barbers, Juan Miguel Zubiri, Ricky Sandoval, and now housing czar Mike Defensor—applied their videoke-honed bravado to "Pretty Woman" and a Beatles medley. And that was just the bonus because, as advertised, the young lawmakers supplied the evening program's "spice" with extemporaneous stage banter.

Defensor poked fun at Fernando's singing. Note for note, he said, the MMDA chief's rendition of the lambent "Ugoy ng Duyan" had rivaled no less than the Lenten "Pasyon."

Move over, F4

There was much howling and ribbing at one point, when all the male singers came out in pastel-colored "retro" attire that included Fernando's "urinal" look.

And of course the "Terrors" had to do an F4! Crooning, "Baby, baby, my baby, baby..." they all but brought the house down.

Justice Undersecretary Merceditas Guitierrez opted for sweet pop, Aiza Seguerra's "Pagdating ng Panahon."

Excellent choice for the sluggish department she represented, the INQUIRER overheard someone in the audience say. Fernando's wife Marides, incumbent mayor of Marikina City, also made a brief appearance.

Real stars

Thankfully, pros were around to save the affair from being a hundred percent amateurs' night. The real stars—veterans Dulce and Ivy Violan and newcomers Jenny Hernandez and George Tagle—proved handy when the stars of the moment groped for lyrics, stumbled over segues and panicked for quick repartees between songs.

"Salute 2" raised funds for the military, with proceeds going to projects of the Alay sa Kawal Foundation for families of soldiers killed in action, and to study grants for promising officers under the Sapiens Militus (Soldier Scholar) Foundation.

In his welcome remarks, Alay sa Kawal president Ramon Pedrosa made the P3,000 to P20,000 dinner show tickets the easiest thing to part with when he said: "Behind every rumor (of destabilization plots) is the fact that almost every other day a Filipino soldier dies so that you and I can sing our hearts out."

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19 Italians killed by suicide bomber

From page A1

elite police officers originally slated for Nasiriyah to Basra instead. A Japanese government spokesperson said Tokyo will likely postpone sending troops to Iraq until sometime next year.

In Washington, President George W. Bush directed Iraq's US administrator, Paul Bremer, to speed up the transfer of postwar authority to the Iraqi people, drawing the administration's policy closer to that of its skeptical European allies.

French Foreign Minister Dominique de Villepin said on Thursday that France, which has pushed for authority to be returned to Iraqis as soon as possible, was ready to help with the reconstruction of Iraq once sovereignty was awarded to a provisional government there.

Visiting the wounded

In Nasiriyah, Italian spokesperson Andrea Angeli told Reuters that Defense Minister Antonio Martino had gone straight to the Italian military hospital to comfort the wounded.

Martino, who has blamed the bombing on supporters of deposed Iraqi leader Saddam Hussein, was also expected to inspect on the Euphrates riverfront the blasted military police base, 375 km southeast of Baghdad.

"It's a terrible experience," Martino said. "It reminded me of Ground Zero in New York. These are the same people we are fighting. We shall not allow them to terrorize us."

The explosion tore off the front of a three-story concrete building, killing 19 Italians in what was worst combat loss for Italy since World War II.

Coalition officials said the 19 Italian fatalities included 12 police officers, four soldiers and three civilians.

Bomber killed

A spokesperson of the US-led coalition said at least eight Iraqis were also killed. The bomber—whose nationality was not known— also died.

Hospital officials said the blast wounded at least 80 people, 20 of them Italians.

Italian news agency Ansa cited the commander of Italian troops in Nasiriyah as saying there were four suicide bombers in two vehicles, but Angeli said details of the attack remained unclear.

"There are two theories, one that one truck went through the gate and then blew up, and two, that the truck opened the way to be followed by the vehicle that had the dynamite.

"There was a gate and a small chicane—I don't know how they did it," he said, referring to an arrangement of obstacles designed to slow vehicles down.

13 vehicle bombing

Investigators were sifting through debris for clues on Thursday. It was the 13th vehicle bombing in Iraq since Aug. 7, when a car exploded at the Jordanian Embassy in Baghdad, killing at least 19 people.

Wednesday's blast from the estimated 294 kg of explosives gouged a crater 1.8 meters (6 feet) deep and set fire to scores of parked cars. Secondary explosions from stored ammunition shook the area.

Asked if security had not been too light in Nassiriya, where Italian troops have been generally popular with the mainly Shiite Muslim townsfolk, Angeli said: "This is a police corps that has contacts with the population. They cannot be distant."

Italian forces erected huge concrete blocks to protect an Italian police command building on the other side of the river, where windows were blown out by Wednesday's explosion.

US retaliates

Hours after the attack, US forces, including an AC-130 gunship, destroyed a dye factory in southern Baghdad. A Pentagon spokesperson said the facility was a "known meeting, planning, storage and rendezvous point for belligerent elements" attacking coalition forces.

A local resident, Jasim Naseef, said insurgents had fired 18 mortar shells from an area near the factory the day before.

Also on Wednesday, troops in Baghdad spotted attackers firing mortars, a statement from the 1st Armored Division said. The attackers fled in a van, making several stops as they tried to evade pursuing ground troops.

An Apache helicopter gunship discovered the van heading out of the city near the Abu Ghraib suburb and opened fire, disabling the vehicle and killing two of the occupants, the statement said. Three occupants were wounded and five others were captured.

US casualties

The US military said an American soldier was killed in a roadside bomb attack in Baghdad on Wednesday. Another soldier was wounded when their Humvee vehicle was hit.

In the town of Falluja, a bomb planted on a road hit a US military vehicle on Thursday and residents spoke of three American casualties. The US military had no immediate word on the attack, which left a crater in the main street of the town west of Baghdad.

Local witnesses told reporters at the scene that they believed one American soldier had been killed and two wounded in the attack.

They said three US Humvee vehicles had been passing through Falluja when a bomb planted on a traffic island exploded, hitting the rear vehicle.

Jubilant

"I saw the gunner who had been standing on top of the last Humvee with a large piece of shrapnel in his head," one local resident said. "Two soldiers checked him and he seemed to be dead so they put him in the back of another Humvee."

Another said that just before the blast, Iraqis with headscarves concealing their faces had used two cars to block each end of the street where the Humvees were, apparently to keep civilian traffic away and minimize Iraqi casualties.

Jubilant young Iraqis gathered around the bomb crater, beneath a sign reading "Welcome to Falluja," and jumped for joy. "Bush, Bush, listen well, you are not worth your shoes," they chanted, clapping their hands. "Falluja has hit America."

US ability doubted

The suicide bombing came after a Central Intelligence Agency report concluded that Iraqis were increasingly siding with insurgents amid doubts about the US ability to defeat them.

The report warned of possible failure for Bush's efforts to establish Iraq as a democracy if the problem is not fixed. Aggressive US counterinsurgency measures disillusioned many Iraqis and pushed them to back rebels, one US official said.

The Washington Post reported that the Bush administration planned to back the creation of a reconstituted Iraqi governing body that would assume a large degree of power by next summer.

Relentless attacks and suicide bombings in Iraq have dogged US efforts to stabilize and rebuild the country, and made its allies wary of contributing troops that might become targets.

Reports from Reuters and AP

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MAYNILAD CONSUMER WOES

Hike in water rate looms

By Christine Gaylican

A VICTORY for the government, a defeat for water consumers.

The Metropolitan Waterworks and Sewerage System admitted yesterday that higher water rates may be slapped on customers of the Maynilad Water Services Inc. after an international arbitration panel ordered the water firm to pay the government P6.77 billion in concession fees.

MWSS Administrator Orlando Hondrade said in a phone interview that "higher tariffs for Maynilad customers are possible" as a consequence of the decision of the Paris-based ICC International Court of Arbitration.

"Part of the consequence is that the MWSS may honor the rate rebasing figures earlier approved by the MWSS-Regulatory Office (MWSS-RO). But we are still waiting word from Maynilad," said Hondrade.

In a published news report, Benpres Holdings chief operating officer Angel Ong said the arbitration panel's decision "suggests a higher tariff will result."

Prior to the result of arbitration, the MWSS board was set to allow Maynilad to increase its rates from the current P19 per cubic meter to P26.

The hike to P26 per cubic meter is expected to generate revenues for water firm that would allow it to finance major expenses over the next five years.

The rate hike may also prompt the Maynilad to pay the P6.77 billion in fees which it has reportedly refused to pay the government since 2001.

Hondrade, however, said the Maynilad had no choice but to remit the unpaid concession fees within the next 15 days.

In his earlier statement, Ong said there was no basis for a refund to Maynilad customers.

Benpres is the major stockholder of Maynilad.

The Freedom from Debt Coalition has been pressing the Maynilad to return P2.43 billion (not P6 billion as earlier reported) in supposed fees which Maynilad illegally collected.

Meanwhile, a grouping of civil society groups and party-list representatives warned the Macapagal administration not to give in to the demands of the Maynilad for exhorbitant water rates.

The Philippine Water Vigilance Action Network or Bantay-Tubig said the Maynilad would only be looking for a bailout from government and consumers.

"Maynilad's shareholders have no plans to put in additional investments and they may insist on higher water rates to achieve [financial viability]," said Bantay-Tubig spokesperson Jude Esguerra in a statement.

Manila bars beggars, vagrants

By Tarra Quismundo

MANILA City Hall operatives have been undertaking nightly operations to rid the city of beggars and vagrants.

The move was intensified as the number of beggars and the homeless grew with the Christmas season at hand.

Many of these beggars and homeless stay on the city's streets, avenues, parks and sidewalks.

Even the city's beautified spots, of which it prides itself, seem to have been unable to conceal their presence.

But the city would rather be an unwelcome host to them.

"We want Manila to become unfriendly to these people. I cannot offer them homes," said Manila Mayor Joselito Atienza Jr.

Atienza said most of them are not "genuine Manilans." He added they forced 10 people they caught recently sleeping and begging on the streets to go back to Cavite where they came from.

Begging in Manila is prohibited, Atienza said. Only those who prove themselves to be genuine Manila residents would be given assistance by City Hall.

Fake dollars worth $.4M seized

FAKE dollars worth $400,000 were seized from four suspected members of a syndicate producing fake dollars in two separate raids conducted by the Western Police District.

Three of the suspects were arrested by agents of the District Intelligence and Investigation Division of the WPD in Sta. Cruz, Manila.

The fourth suspect was arrested in front of a fastfood chain in Bocaue, Bulacan.

The suspects all carried with them $100 bills. Initially, eight bundles of $100 bills worth $79,400 were seized in the Sta Cruz raid. In a follow-up operation, 22 bundles of the fake $100 bills were found in Bocaue.

The confiscated money totaled $300,000 to $400,000, or P16.5 to P22 million, police said. *Leila B. Salaverria*

DOH: No outbreak in Camanava areas

By Blanche S. Rivera

THERE was no evidence of gastroenteritis outbreak in Caloocan, Malabon, Navotas and Valenzuela, the Department of Health said yesterday.

But Health Secretary Manuel Dayrit assured the public that the government was checking the water systems in the area.

Dayrit admitted that Camanava, whose water is also being supplied by Maynilad Water Services Inc., was a high-risk area due to the congestion and unsanitary environment.

He said the DOH would visit hospitals in the Camanava area to verify reports on alleged 10 cases of cholera in the place, which sits next to Tondo where 759 people had been downed by gastroenteritis.

"It has the same conditions (as Tondo) ... If it is an early sign of infection, we have to identify where it's coming from," Dayrit said.

He said it was possible that infection was already starting but was not yet manifesting in the number of cases. The urban poor group Kongreso ng Pagkakaisa ng Maralitang Lungsod recently reported the cholera cases in Camanava.

The DOH, however, said that even if the 10 cases were verified, the figures were still within the baseline level set by the DOH.

METROBRIEFS

Goodbye, Carding

RICARDO Castro, better known as Carding of the Reycard Duet, died of cardiac arrest yesterday morning in a hospital in Las Vegas, Nevada. He was 70. Castro suffered his fourth stroke last Oct. 30 and was scheduled to undergo an operation a few hours before he died, according to Castro's youngest sister Belen. Castro's remains were cremated upon his request. The relatives are still deciding whether to bring Castro's ashes to the Philippines. His partner Rey Ramirez died in August 1997. Castro was last seen in "Batang Kampeon" with Pilita Corales. He stepped into the shoes of Corales' erstwhile partner, the late Bert Marcelo. *Marinel Cruz*

P7.5M reward

THE INFORMANT who was instrumental in the discovery of a shabu warehouse in Valenzuela City Tuesday will get more than P7.5 million in reward. National Police Deputy Director General Edgardo Aglipay told the INQUIRER that the informant called his cell phone early in October and reported the activities of a transnational syndicate which imports shabu and chemicals from China. The information led to the arrest of several alleged members of the group in Manila then to the shabu warehouse. The informant stands to get P50,000 to P70,000 for each kilo of drugs recovered. The police said about P1 billion in drugs were seized from the warehouse. *Edson Tandoc Jr.*

Oil spills snag traffic

FIRST, spikes. Now, oil spills? Oil spills from a busted bus and a truck caused severe traffic on Edsa's northbound and southbound lanes early yesterday morning, the Metropolitan Manila Development Authority (MMDA) reported. MMDA Metrobase team leader Ching Salinas said a passenger bus (PWU-366) broke down in an area approaching the Edsa-Shaw underpass around 6:30 a.m. Crude oil from the bus' engine spilled on the road resulting in traffic. Around 9:30 a.m., a truck spilled oil on Edsa's northbound lane in Magallanes, Makati City. The oil covered 200 meters of the road, Salinas said. The truck escaped. *Margaux Ortiz*

9 bus rob suspects

NINE suspected members of a notorious bus robbery group were arrested in Malabon City the other day. The suspects, believed to be members of the Magpantay Group, were arrested in two separate police operations in Barangay Tonsuya. The group allegedly preys on air-conditioned buses in Metro Manila. Police are hunting down the group's other members who are reportedly hiding in Bulacan. They are also looking for bus drivers believed to be connected with the group. A police informant told the police of the suspects' whereabouts. *Edson Tandoc Jr.*

Crame pushers

THEY were right under the police's nose, and the authorities only smelled them recently. Authorities said they neutralized yesterday three drug syndicates operating in a San Juan barangay located at the back of Camp Crame. Elements of the Special Weapons and Tactics team and the town's criminal investigation unit and intelligence group swooped down on three houses on First Street in Barangay West Crame at 5:30 a.m. and rounded up 22 men, including P02 Gerry Pacho, assigned in Makati City, and P03 Paterno Alterado, detailed in Quezon City. The two policemen were believed to be the drug syndicates' protectors. *Luige del Puerto*

WPD fields agents

THE WESTERN Police District is pitting secret detectives against criminals who are expected to become more active with the Christmas season. Around 200 "sekretas" have already been deployed in Manila's most crime-prone areas, WPD Director Chief Supt. Pedro Bulaong said yesterday. He added that aside from patrolling the streets, the detectives are also tasked with tracking down and arresting jeepney robbers, which Bulaong said are more common in Manila than bus robbers. *Leila Salaverria*

Car-riding crooks

The suspects' getaway vehicle was fancier than the item they stole. Three robbers on board a beige Honda Civic (WFX 469) yesterday held up a slipper store owner and took his gold necklace worth P50,000. The police said 63-year-old Andres Sena had just opened his store along Estrada Street in Sta. Ana, Manila, at 6:00 a.m. when the suspects struck. *Leila Salaverria*

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TEXT-INSURE PERSONAL ACCIDENT INSURANCE POLICY

WHEREAS. The MALAYAN INSURANCE CO., INC. (hereinafter referred to as the "Company") agrees to provide for the eligible person described hereto in Section I, an accident insurance coverage for a period of twenty four (24) hours beginning on the date and time confirmed electronically by the Company, through an electronic commerce transaction hereby referred to as TEXT INSURE whereby the mobile phone user (hereinafter referred to as the "Insured") may apply for, purchase, and confirm their insurance coverage through the use of the text message capabilities of their mobile phones;

WHEREAS the Insured described in the Personal Information Sheet hereby attached and made an integral part of this Policy, being desirous of insuring himself in the manner referred to as TEXT INSURE, has registered with and purchased his insurance via TEXT INSURE and has declared truthfully and completely, and personally signed the said Personal Information Sheet which declaration it is agreed shall be the basis of the contract for the insurance hereby intended to be made and incorporated herein;

NOW THIS POLICY OF INSURANCE WITNESSETH that at any time during the said period wherein the Insured is covered by a validly purchased TEXT INSURE insurance, or during any subsequent period for which the Company may agree to renew the insurance, the Insured shall sustain bodily injury caused by violent accidental external and visible means which injury shall result in his death or disablement as hereinafter defined, the Company will, subject to the terms, provisos and conditions of and endorsed on this Policy, pay to the Insured or the person or persons specified in Proviso 3 the sum or sums of money specified in the Table of Benefits.

TABLE OF BENEFITS

BODILY INJURY caused by violent accidental external and visible means which injury shall result in:

1. Death occurring within twelve calendar months of bodily injury as aforesaid.
2. Permanent Disablement occurring within twelve calendar months of bodily injury as aforesaid and not followed within twelve calendar months of said bodily injury by the death of the insured.

(Limit of Php 500,000 coverage at any one time regardless of the number of purchases)

TABLE OF COMPENSATION

COVERAGES	BENEFITS
Accidental Death	100%
Permanent loss of or loss of use of	
• Both hands or both feet	100%
• One hand and one foot	100%
• One hand or foot and sight of one eye	100%
• Sight of both eyes	100%
• One hand or one foot or sight of one eye	50%

Any bodily injury or disablement not specified above shall not be covered by this policy.

"Loss" as above used with reference to hand or foot means complete severance at or above the wrist or ankle respectively, and as used with reference to eyes, means total and irrecoverable loss of sight. If the Insured shall sustain more than one of such losses as a result of one accident, payment of the amounts shall be made only for that one loss for which the largest amount is payable. Losses sustained as a result of any subsequent accidents shall be considered for payment separately from and independently of other losses sustained in a previous accident. In any policy period, the aggregate amount payable under the Accidental Disablement Benefit with respect to any one or more accidents shall not exceed P 500,000. The amount of benefit payable for loss of life arising from independent, unrelated accident shall always be P 500,000 regardless of the amount(s) paid under the Accidental Disablement Benefit.

ACCUMULATION LIMIT

It is hereby understood that Ps 200,000,000.00 is the limit of indemnity for which the Company shall be liable under TEXT INSURE insurance for all the losses arising out of any one accident. In the event said limit of indemnity for any one accident is insufficient to pay the full amount of indemnity for each insured person, then the amount payable to each insured person shall be in proportion to the limit of indemnity for any one accident bears to the total amount of insurance that would have been payable.

I. ELIGIBILITY

To be eligible for insurance coverage:

1. The individual must be registered with and purchase his insurance via TEXT INSURE
2. The individual must be 18 to 65 years of age at the time of the insurance purchase
3. The individual must purchase his insurance coverage while within the Philippines
4. The individual must not purchase his insurance while in transit, i.e. in the process of traveling from one place to another, or in any location between the point of origin and the intended destination
5. The individual must not belong to the occupations listed under Section II – Exclusions
6. The individual must not be suffering from any physical disability or critical illness.

II. EXCLUSIONS

1. The Policy shall not apply to the following occupations:
acrobats, aircrew, airport maintenance, ambulance personnel, artists engaged in hazardous activities, asylum attendants, blasting, boiler, construction, demolition, and exterior building workers, detective, divers, film cameramen, firemen, fishermen, loggers, manufacturers/makers of ammunition, firework and explosives, military personnel, miners, news reporters/photographers whilst on duty, oil rig workers, paramedics, persons working at heights, policemen, politicians, professional drivers, professional sportsmen/women, quarry workers, sawmill workers, seamen, security guards, stevedores, structural steel workers, stuntmen, underground/underwater workers, workers of amusement/fairground, circus, zoo and wildlife parks,
2. The Policy shall not cover the disappearance of the Insured nor shall it extend to cover death or disablement by or happening through: a) bacterial infections (except pyogenic infections which shall occur through an accidental cut or wound) or infections caused by parasites; or b) medical or surgical treatment (except such as may be necessary solely by reason of injuries covered by this policy); c) miscarriage or pregnancy; d) suicide, self inflicted injury, or any attempt thereat; e) murder and assault, or any attempt thereat; f) war, invasion, act of foreign enemy, hostilities, or warlike operations (whether war be declared or not), mutiny, strikes, riots, civil commotion, civil war, rebellion, revolution, insurrection, conspiracy, military or usurped power, quarantine,; g) nuclear radiation or radioactive contamination; h) while participating in professional athletics or any organized and scheduled amateur physical contact sport; i) while engaging in but not limited to mountaineering requiring the use of ropes and guides, skin diving employing the use of compressed air cylinders, racing on wheels or horseback, skydiving from device for aerial navigation, hang gliding; j) cave in of mines; k) while under the influence of drug or alcohol; l) while committing or attempting to commit any crime, felony or other illegal act; m) while traveling in an aircraft other than one licensed for public passenger service and operated by a regular airline or a published scheduled flight over a regular air route between two definitely established airports and in which the Insured is traveling as a ticket holding passenger.

III. PROVISOS

1. Any fraud, misrepresentation, misstatement, or concealment in respect of this insurance, whether in electronic or in written form, of any claim shall render this Policy null and void and any benefit shall be forfeited.
2. Compensation shall be payable only when the entire amount of the claim shall have been ascertained and proven to the satisfaction of the company.
3. Indemnities for loss of life of the Insured is payable to the beneficiary indicated herein, if surviving the Insured, and otherwise to the estate of the Insured. All other indemnities of this policy are payable to the Insured. The receipt of such person or persons shall in all respect be an effective discharge to the Company.

IV. CONDITIONS

1. The insurance coverage shall commence upon confirmation by the Company, via text messages to the Insured, of all valid TEXT INSURE application and purchases. The confirmation text message will indicate the date and time of the commencement of the 24-hour insurance coverage and a unique Certificate of Coverage Number for every particular TEXT INSURE purchase.
2. This Policy, unless otherwise renewed, will have a fixed term of 24 hours. The insurance coverage shall terminate in the event of accidental death as provided therein, otherwise the Policy will automatically terminate after 24 hours from the date and time indicated in the confirmation text message sent by the Company to the Insured.
3. The Insured, at his option and subject to the terms and conditions herein, may renew his insurance coverage at any time by purchasing, via TEXT INSURE, another 24-hour insurance coverage. The Insured can only renew his insurance coverage once for every 24-hour period. This Policy is automatically renewed, without the need for re-application, every time the Company accepts and confirms the TEXT INSURE purchase.
4. This Policy includes the electronic TEXT INSURE text messages sent by the Insured to the Company and the attached Personal Information Sheet, and contains the entire contract of insurance. None of the provisions, conditions, and terms of this Policy shall be waived or altered except by endorsement, signed or initialed by an authorized official of the Company and issued in accordance with the provisions of Section 50 of the Insurance Code.
*5. Written notice of injury on which claim may be based must be given to the Company within thirty days after the date of accident causing the injury. In the event of death, immediate notice thereof must be given to the Company.
*6. Such notice given by or in behalf of the Insured, or beneficiary as the case may be, to the Company, at the City of Manila, or to any authorized agent of the Company, with particulars sufficient to identify the Insured, shall be deemed to be notice to the Company. Failure to give notice within the time provided in this Policy shall not invalidate any claim if it can be shown not to have been reasonably possible to give such notice and that notice was given as soon as reasonably possible.
7. The Company, upon receipt of such notice, will furnish to the claimant such forms as are usually furnished by it for filing proofs of loss. If such forms are not furnished within thirty days after its receipt of such notice, the claimant shall be deemed to have complied with the requirements of this Policy as to proof of loss upon submitting within the time fixed in the Policy for filing proofs of loss or written proof covering the occurrence, character and extent of the loss for which claim is made.
8. Affirmative proof of loss must be furnished to the Company at its said offices in case of claim for loss within ninety days after submission of notice referred to in No.5.
9. All certificates, information and evidence required by the Company shall be furnished at the expense of the Insured or the Insured's legal personal representatives and shall be in such form and of such nature as the Company may prescribe. The Insured as often as required shall submit to medical examination on behalf of the Company at its own expense in respect of any alleged bodily injury. The Company shall in case of the death of the Insured be entitled to have a post mortem examination at its own expense. The Insured shall as soon as possible after the occurrence of any injury obtain and follow the advice of a duly qualified medical practitioner and the Company shall not be liable for any consequences arising by reason of the Insured's failure to obtain or follow such advice and use such appliances or remedies as may be prescribed.
10. The Company shall have the right and opportunity to examine the person of an Insured when and as often it may reasonably require during the pendency of claim hereunder, and the right and opportunity to make an autopsy in case of death where it is not forbidden by law.
11. The amount of any claim under this Policy for which the Company may be liable shall be paid within thirty days after proof of loss is received by the Company and ascertainment of the loss is made either by agreement between the Insured and the Company or by arbitration; but if such ascertainment is not had or made within sixty days after such receipt by the Company of the proof of loss, then the claim shall be paid within ninety days after such receipt. Refusal or failure to pay the claim within the time prescribed by the Monetary Board, unless such failure or refusal to pay is based on the ground that the claim is fraudulent.
12. All differences as to the amount of any loss arising out of this Policy shall be referred to the decision of an Arbitrator to be appointed by the parties in difference, or if they cannot agree upon a single arbitrator, to the decision of two arbitrators, one to be appointed in writing by each of the parties within thirty (30) days after having been required to do so by either of the parties, and in case of disagreement of the arbitrators, to the decision of an umpire to be appointed in writing by the arbitrators before entering upon the reference. The making of an award shall be a condition precedent to any right of action against the Company. If a claim be made and rejected and an action or suit be not commenced within twelve (12) months after due notice of the award made by the arbitrator or arbitrators or umpire, then the claim shall for all the purpose be deemed to have abandoned and shall not thereafter be recoverable hereunder.
13. No assignment of interest under this Policy shall be binding upon the Company unless and until the original or duplicate thereof is filed at a branch or the home office of the Company. The Company does not assume any responsibility to the validity of any assignment. No change of beneficiary under this Policy shall bind the Company unless consent thereto is formally endorsed hereon by the Company.
14. It is hereby declared and agreed that the provisions of Article 1250 of the Civil Code of the Philippines (R.A. 386) which reads: "In case an extraordinary inflation or deflation of the currency stipulated should supervene, the value of the currency at the time of the obligation shall be the basis of payment..." shall not apply in determining the extent of liability under the provisions of this Policy.

IMPORTANT NOTICE: The Insurance Commissioner, with offices in Manila, Cebu and Davao, is the government official in charge of faithful execution and the enforcement of all laws relating to insurance and has supervision over insurance companies. The Commissioner is ready at all times to render assistance in settling any controversy between an Insurance Company and a Policyholder relating to insurance matters.

In Witness Whereof, **MALAYAN INSURANCE CO., INC.** has caused this Policy to be signed by its duly authorized officer in the City of Manila, Philippines.

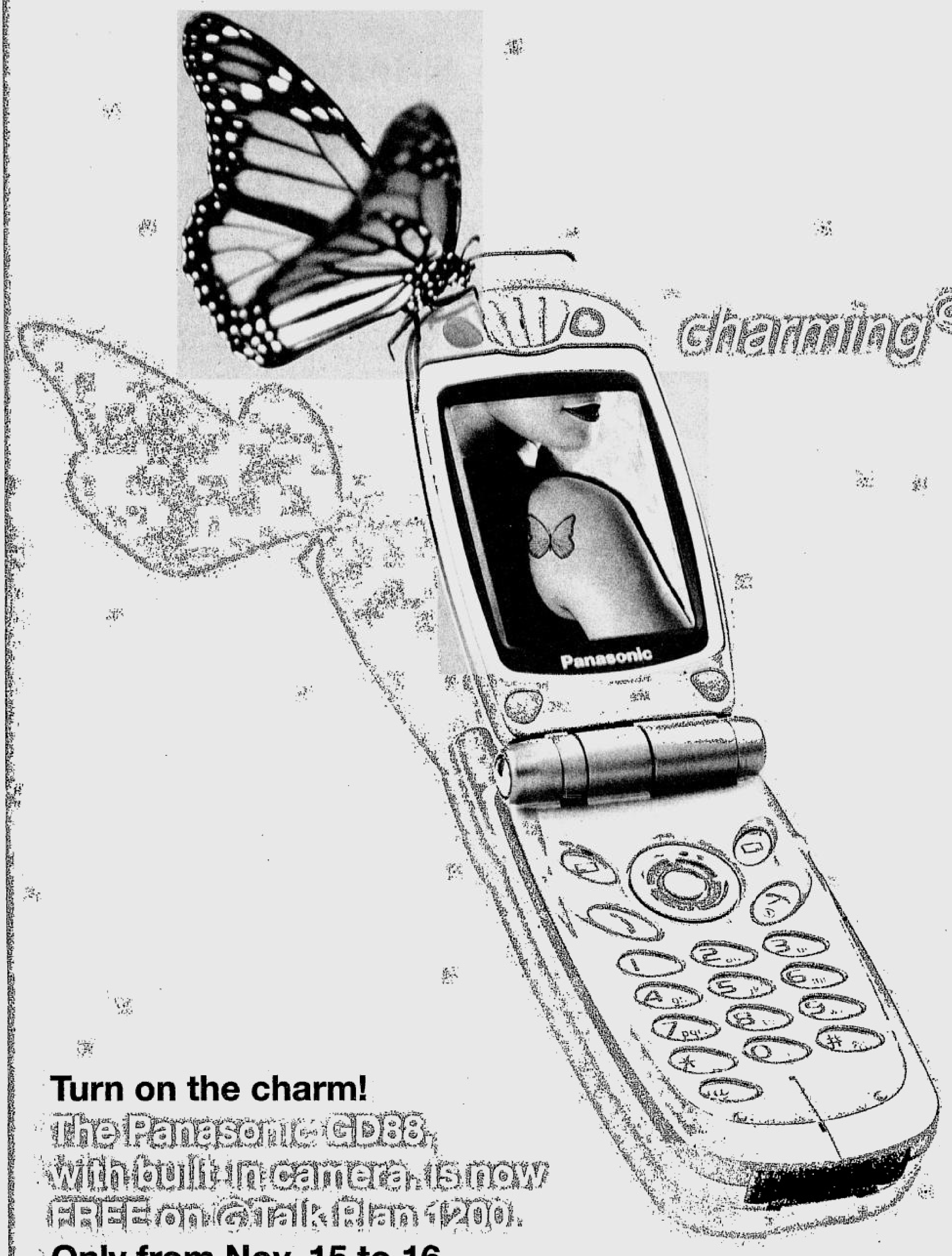
Yvonne S. Yuchengco
President

PERSONAL INFORMATION SHEET

Keep this policy, it will be required for insurance claims. ***NO SIGNED POLICY, NO CLAIMS.***

Name	
Address	
Date of Birth	Date of Registration
Occupation	Beneficiary
Mobile Phone #	Passport #
I hereby warrant that I am not suffering from any physical disability or critical illness.	

Signature ____________ Alias ____________ Date ____________



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Installment Term ☐ 3 ☐ 6 ☐ 9 ☐ 12 months
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☐ Mix Plan ☐ Talk Plus Plan ☐ Max Plan
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Talk	P1,200	350	210
Talk Plus	P1,800	450	350
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SPORTS

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Compiled by L. Manguiat

BASKETBALL: NBA-Rockets vs Mavericks; 8:30 a.m. (r-9 p.m.); Star Sports; Kings vs Blazers; 11 a.m. (r-7 p.m.); Solar Sports—The western squads go at it as Houston battles Dallas in an all-Texas shoot-out while Pacific Conference rivals Sacramento and Portland face off in the Rose Garden.

Schedules subject to change without prior notice.

More Sports stories on pages A26, A30

Ginebra, TNT seek clinchers

GAMES TODAY *(Cuneta Astrodome)*
5 p.m.—Ginebra vs Coca-Cola
7:30 p.m.—Red Bull vs Talk 'N Text

By June Navarro

BARANGAY Ginebra and Talk 'N Text go for the kill against their top-seeded quarterfinal opponents today in the Samsung-PBA Reinforced Conference at the Cuneta Astrodome.

Rossell Ellis and the Gin Kings try to repeat their 104-94 conquest of the second-ranked Coca-Cola Tigers when they collide at 5 p.m.

The Phone Pals, who upended top qualifier Red Bull, 120-116, also hope to go all the way when they meet the Barakos at 7:30 p.m.

IBC telecast off

But the crucial doubleheader won't be aired by Intercontinental Broadcasting Corp. as earlier announced.

IBC president and chief operating officer Renato Bello said yesterday Summit Sports World Corp., the marketing arm of the NBN-IBC consortium, should first pay the airtime dues amounting to P82.3 million before IBC-13 resumes telecast of the games.

Bello denied having struck a deal with NBN-4 officials with respect to the resumption of IBC's broadcast of the games.

"With due respect to NBN, we have yet to see any agreement to that effect. Everything remains as it is," he said.

IBC-13 now owes the PBA P18 million in fines for failing to telecast the games since Oct. 29 based on the contract between the NBN-IBC consortium and the league.

The Tigers and the Barakos are expected to elevate their games tonight and force their respective series to a deciding third game.

And both Ginebra and Talk 'N Text look forward to an intense battle.

"I'm sure the real Red Bull will show up in Game 2," said TNT coach Joel Banal following his surprise win over the Barakos Sunday.

Appearing in their 16th straight quarterfinals since the 1998 Commissioner's Cup, the Phone Pals are seeking only their fourth semifinal stint at the expense of the Barakos, whose 10-game streak got snapped in the opener of their quarterfinal series.

The Barakos are eyeing a third consecutive semifinal showing and a third PBA title in the last five import-laced conferences, but first they have to contain the hot Phone Pals.

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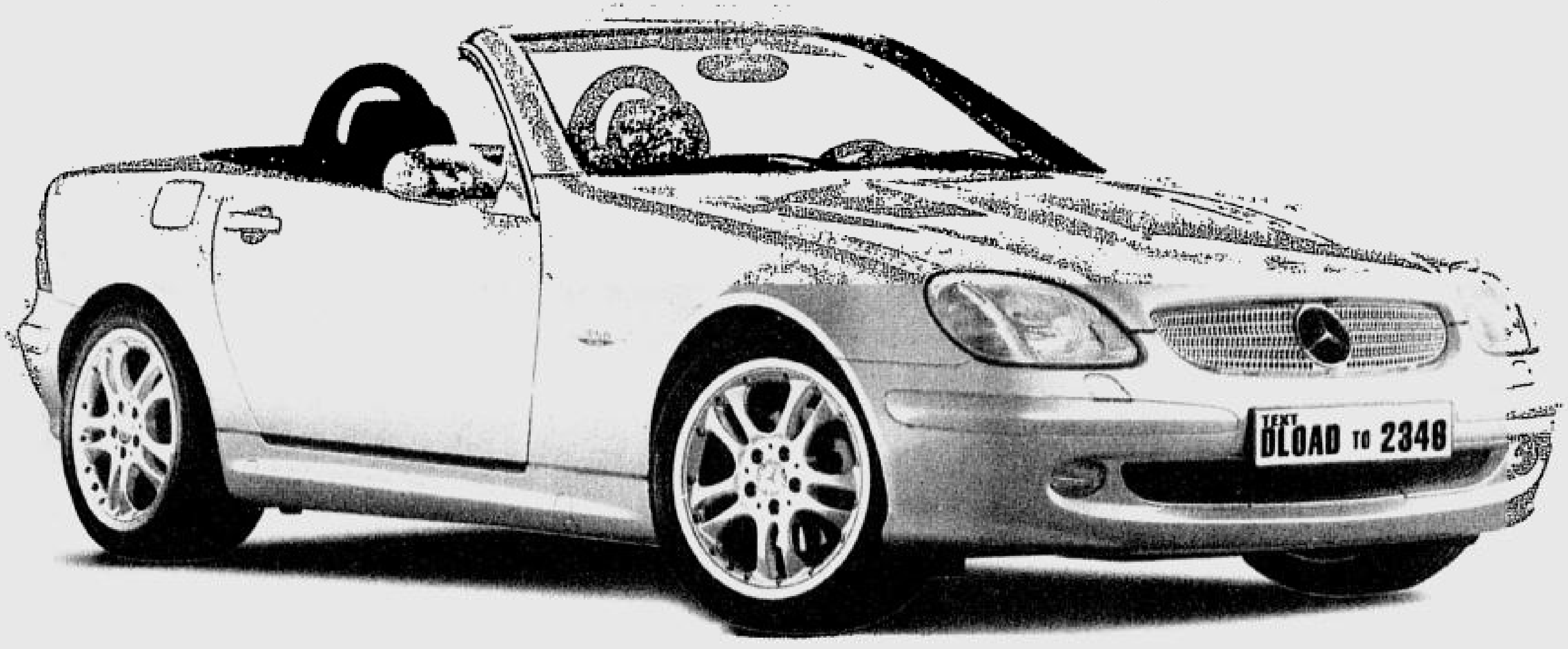

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Fash Detergent rips Blu Star; Sunkist-UST up

Games Tomorrow *(Pasay Sports Complex)*
2 p.m.—Viva vs Welcoat
4 p.m.—Fash Liquid Detergent vs ICTSI

By Marc Anthony Reyes

TOO FASH, too furious.

Showing up with all guns ablaze, Fash Liquid Detergent routed Blu Star Detergent, 80-54, yesterday for its first victory in the PBL Platinum Cup at the UST gym.

Fash raced to a 21-9 lead after the first quarter and the Detergent Kings never recovered. The Liquid Kings posted their first win after losing to Montana Pawnshop last Tuesday, while Blu dropped to 1-2.

Alex Compton hit a triple from the top of the key with 6.7 ticks left as Sunkist-UST nipped ICTSI-La Salle, 62-61, in the second game.

Compton scored 10 of his 17 points in the fourth quarter as the Tigers came back from a 39-55 deficit at the end of the third period to enter the win column with a 1-1 card. The Archers remained winless in two outings.

Fash leaned on Peter June Simon, the shooting guard from Makilala, North Cotabato, who flung three three-pointers and slashed the lane with impunity to finish with 21 points.

"We are really a strong team if we put our hearts into the game," said Fash coach Junel Baculi.

Scores:

First Game

FASH 80—Simon 21, Gelig 13, Salangsang 9, Alvarez 8, Moore 6, Gonzales 6, Bugia 4, Intal 2, Mercado 2, Fonacier 2, Dee 0, Dualan 0, Tan 0.

BLUSTAR 54—Junio 10, Gatombato 6, Pascual 6, Canaleta 5, Mesina 5, Gamboa 4, Victoria 4, David 4, Almeda 4, Cervantes 2, Del Cuesta 2, Lopez 0, Mendez 0, Basilides 0.

Quarters: 21-9, 39-23, 61-39, 80-54.

Second Game

SUNKIST-UST 62—Compton 17, Santos 11, Espiritu 9, Oreta 8, Mendoza 7, Villamin 5, Hubalde 3, Franco 2, Luanzon 0, Vizcarra 0, Del Rosario 0, Manansala 0, De Guzman 0.

ICTSI-LA SALLE 61—Cardona 11, Ramos 10, Uy 10, Yeo 7, Aldeguer 6, Thoss 4, Gavino 4, Tang 3, Villanueva 2, Sharma 2, Jose 2, Aquino 0, Cabatu 0.

Quarters: 16-17, 27-30, 39-55, 62-61.

ITF QUARTERFINALIST

Kim So-Jung of South Korea uses a mean forehand to beat first leg champion Sandy Gumulya of Indonesia, 6-2, 4-6, 7-5, and reach the quarterfinals of the US$10,000 Union Cement-ITF tournament at the Manila Polo Club. Japan's Satomi Kinjo upset her top-seeded compatriot, Maika Ozaki, 6-4, 2-6, 5-2 (ret.), yesterday to set up a match against Kim . Another Indonesian, Septi Mende, survived compatriot Diana Julianto, 1-6, 6-4, 6-2, and will meet first leg finalist Marija Abramovic of Croatia, 6-2, 6-1 winner over Chen Yi of Chinese Taipei. Other matches: Liza Andriyani (INA) d. Sung Eun-Hee (SK), 6-2, 7-5; Monika Krauze (POL) d. Julianna Gates (US), 6-1, 3-6, 6-3; Lyoo Mi (SK) d. Kao Shao-Yuan (CT), 6-2, 6-1. RUDY ESPERAS

BAP gets backing from Fiba

By Marc Anthony Reyes

THE WORLD governing body in basketball has reiterated its support to the Basketball Association of the Philippines as the "legitimate and accredited" group to supervise the sport in the country.

BAP president Quintellano "Tiny" Literal said Fiba president Carl Ching Menky re-affirmed Fiba's solid backing of the BAP in its tug-of-war for recognition against BAP Incorporated (Bapi) through an overseas call yesterday.

The Bapi was declared sole governing body of amateur basketball in the country by the Court of Appeals, but Literal said the court only recognized its right to use the name Bapi and not the authority to rule basketball.

"The Fiba will only talk and deal with the BAP simply because it's the only recognized member of our association. We don't know any group other than BAP," Literal quoted Menky as saying.

The ABC and the POC have earlier vouched for the legitimacy of BAP.

Boni Alentajan, the BAP lawyer, said Bapi "is trying to deceive the people. We have checked the court records and we have the true documents that will show that the Court of Appeals only decided that we cannot use the Basketball Association of the Philippines Inc., which we don't intend to use anyway."

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5th AVE 5 outlets Alabang Town Center Park Square • Shangri-la SM Megamall • SM City
DEECO 9 outlets Alabang • Manila • Pasig Quezon City • Batangas Cavite • Pampanga
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Pacquiao deserves respect

SPECTATOR

Al S. Mendoza

MOST of the time, if not all of the time, boxing is hype. It's happening again.

I refer to the Pacquiao fight on Sunday, which will be a Solar Sports TV spectacular of limitless possibilities specifically in megabuck potentials. Solar Sports, in case you still don't know, will carry the fight from start to finish, with noted broadcast guys like Ed Picson, Quinito Henson and Hermie Riviera holding the TV fort for you. If my alarm clock would not conk out, I might yet surprise you—no, needle you, fellas—by joining the distinguished gentlemen this Sunday. Coat and tie and all.

Look, the fight isn't even for a world title. No crown is being staked here. But, hey, look at the hysteria that has been enveloping the fight since it was declared go some 120 days ago. The way the newspapers had been playing it up, the amount of ink the publishing business has used thus far is enough to sink the Titanic twice over.

First, this report that Marco Antonio Barrera is the 4-1 favorite to defeat our very own Manny Pacquiao. If you can believe that, then you can also believe that Hilario Davide Jr. will be the running mate of FPJ in the May 2004 presidential elections instead of Loren Legarda.

I can't believe the odds. I believe Pacquiao deserves a better billing than what the Americans are telling us.

Listen up, fellas. Muhammad Ali was the underdog when he fought George Foreman in 1974. Ali knocked out Foreman in the eighth round in Kinshasa, Zaire, in a classic bout that was immortalized in the book "The Fight" by Norman Mailer.

There are many more fights wanting to be cited here in which the oddsmakers had been shamed. Like Spinks upsetting Ali in 1978, Holyfield knocking out the almost indestructible Tyson in 1997 and, again, Ali destroying the unbeaten Liston in just one round in 1964. The list is as long as the Gold Coast coastline in Australia.

How can Pacquiao be not given an almost equal chance of beating Barrera when he is the first Filipino since Ceferino "Bolo" Garcia and Pancho Villa from the years near the Roaring Twenties who could knock out an opponent quicker than a heart attack kills its victim?

I have yet to see a Filipino fighter in recent memory other than Pacquiao who owns the perfect tool to flatten an opponent: A left too powerful it could even knock out the Petronas Tower of Kuala Lumpur with one single blast. Show me a fighter who hasn't kissed the canvas once he got hit by Pacquiao; if you can find one, I guess he is a relative of the Highlander, if not one from the Matrix Revolution. Unknockable as the Leaning Tower of Pisa.

Hermie Rivera has dangled a bottle of exquisite red wine in favor of Barrera. Exquisite because, despite the fact that Hermie only drinks calamansi juice these days, his taste buds know quality. I called the bet not only because I honestly believe Pacquiao will beat Barrera, but also because I love calling bets coming from dear friends like Hermie. It boils down to not actually winning the bet but sharing joy with friends as real friends are, compared to bottles of wine that are hardest to find.

Barrera's brain surgery has added a new dimension to the fight. What's this, a horror story all over again? Who wants Dracula, if not Frankenstein, in this era of the Compubox?

Barrera, known as the world's king of featherweights, had fought 16 times already since the 1997 surgery (14-1, with one no contest) to repair a congenital genetic disorder in his brain. It's all too clear the organizers, including Oscar De La Hoya's promotions outfit (hey, by the way, the first Filipino whom the Golden Boy had promoted in a fight was the two-time world champion Luisito Espinosa), want to inject an additional punch that could add to the noisy hoopla of the fight.

But enough of that, I plead. The fight itself, not to mention Pacquiao's growing stature as a world-class knockout artist, is enough fodder to gun up interest in the bout. So, see you all Sunday, fellas.

That is, as I said, if my alarm clock doesn't misbehave.

***

FASTBREAK. Cheers to Nestor Dizon for winning the recent 4th PAL-Century Park tournament at the Cascades Golf Club in Sylmar, California. Dan E. Nino reports that the 9-handicap Dizon, 48, from Sta. Rita, Pampanga, now living in Asuza, California, won overall gross honors with a 1-over-par 72. He won a weekend stay at the Century Park in Manila. Steve Naguiat, the public relations manager of the sponsoring Century Park Hotel, handed out the trophies to Dizon and the other winners at the Cascades clubhouse.

Doves soar past Falcons

GAMES TOMORROW *(Philsports)*
2 p.m.—University of Manila vs SSC
4 p.m.—Letran vs EAC

ST. FRANCIS of Assisi unloaded five three-pointers in the fourth quarter to topple Adamson, 62-55, yesterday at the start of the 2003 Champions League "Sweet 16" at the Makati Coliseum.

The Doves connected on all five three-point tries in the fourth to clip the wings of the Falcons.

Six-foot-seven Ervin Sotto started the Doves' shooting spree midway in the fourth to put his team in front again, 48-46.

Sotto had two more triples and Ranidel de Ocampo and 6-6 Nizar Kiram had one each as St. Francis posted its biggest lead, 60-50, with a minute to go.

With the win, St. Francis booked a spot in the Round of 8.

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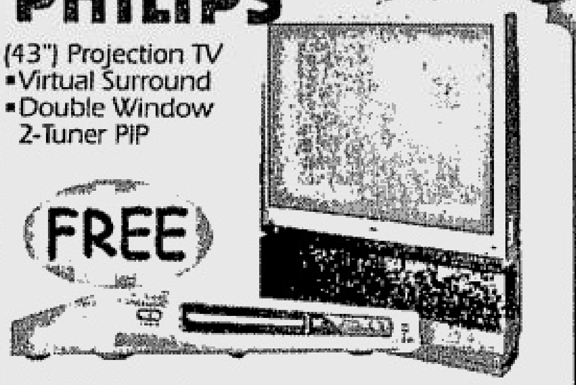

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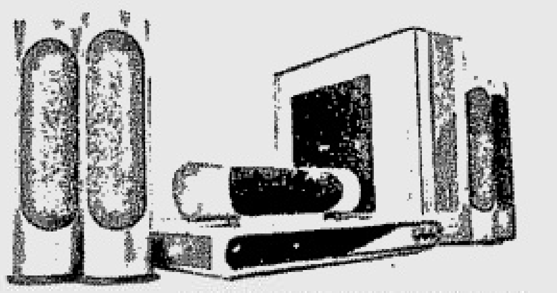

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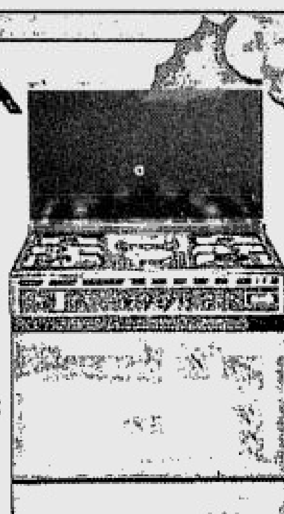

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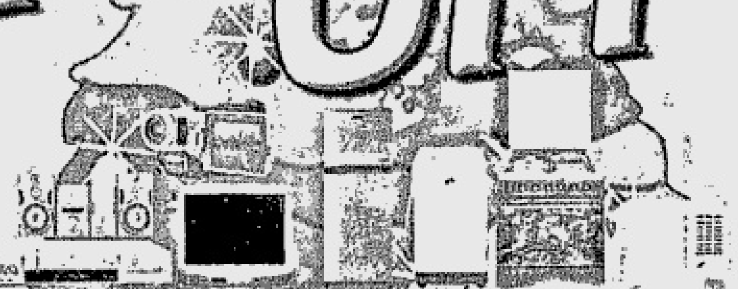

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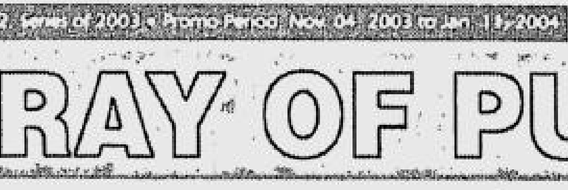

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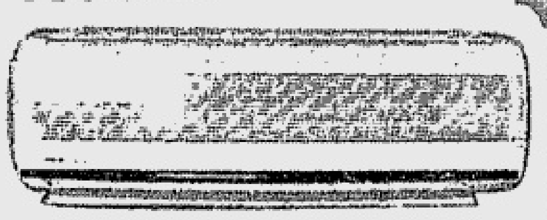

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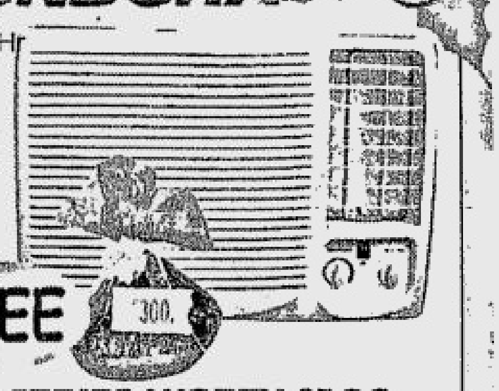

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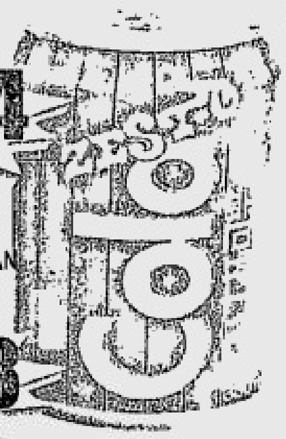

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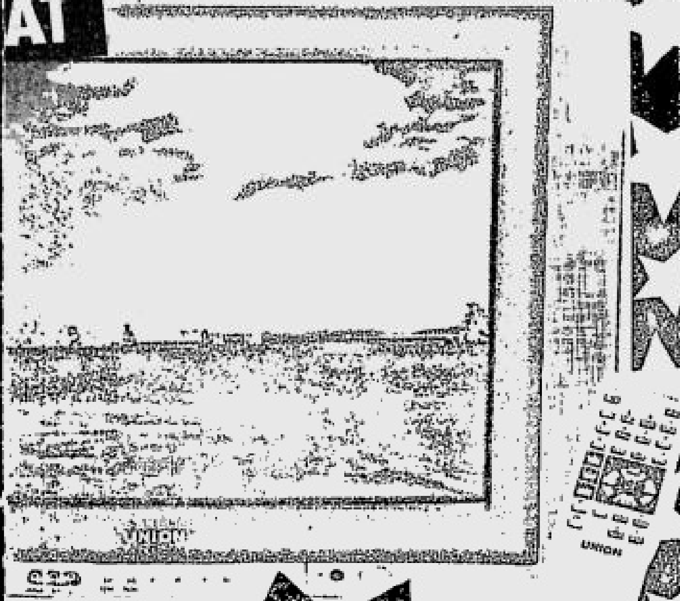

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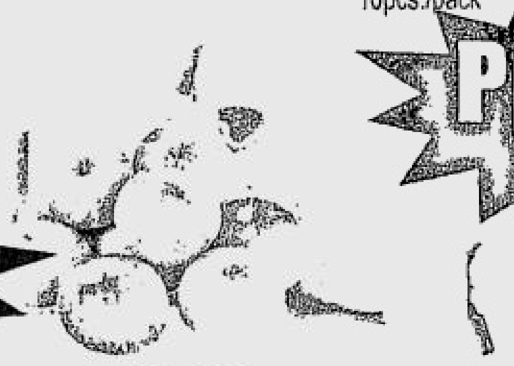

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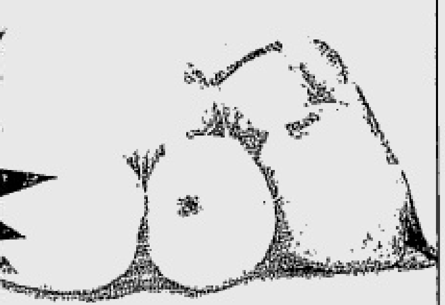

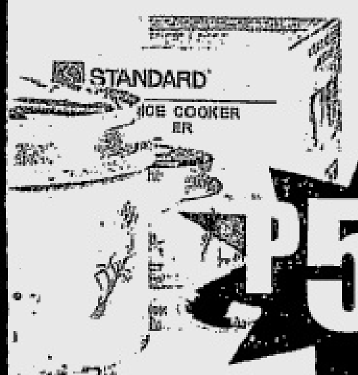

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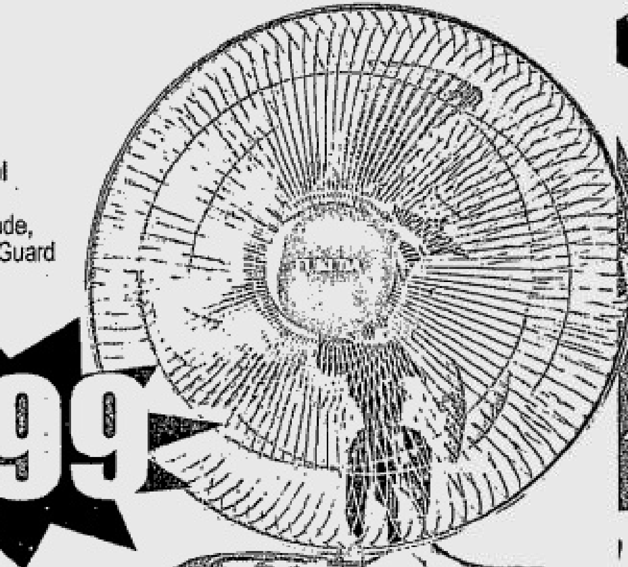

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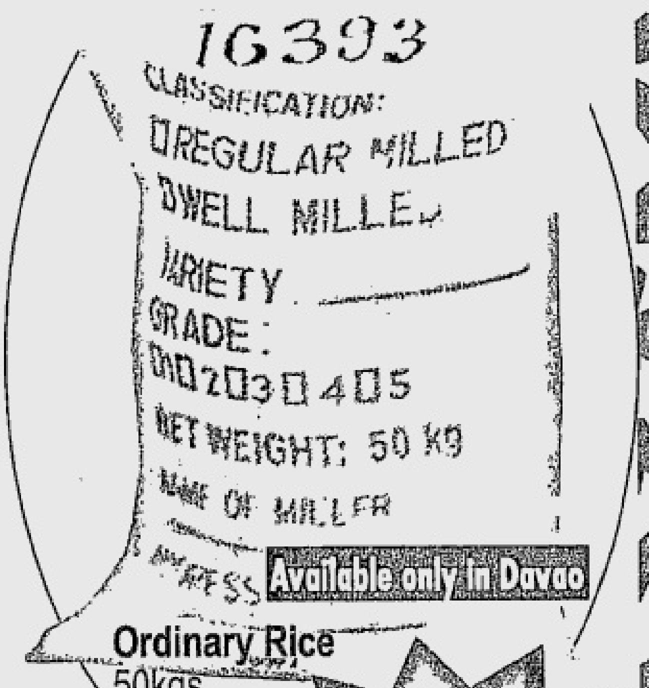

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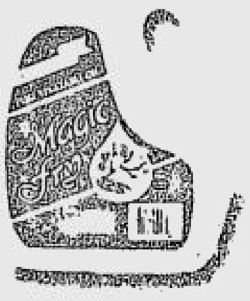

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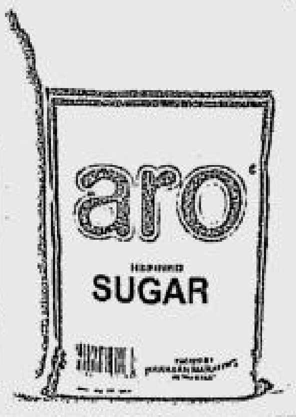

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Pacquiao deserves more than $.35M, says US trainer

By Rey Danseco, Contributor

MANNY Pacquiao deserves a million-dollar payday in his fight with Mexico's Marco Antonio Barrera on Nov. 15 (Sunday in Manila) at Alamodome in San Antonio, Texas.

By agreeing to a $350,000 purse for Pacquiao, Rod Nazario and his American associates Murad Muhammad of M & M Sports had entered into a deal unfair to Pacquiao, according to his American trainer Freddie Roach.

"I think Manny should get $1 million in this fight," said the 43-year-old Hall of Famer Roach, who will get the full 10 percent trainer's share from Pacquiao's purse.

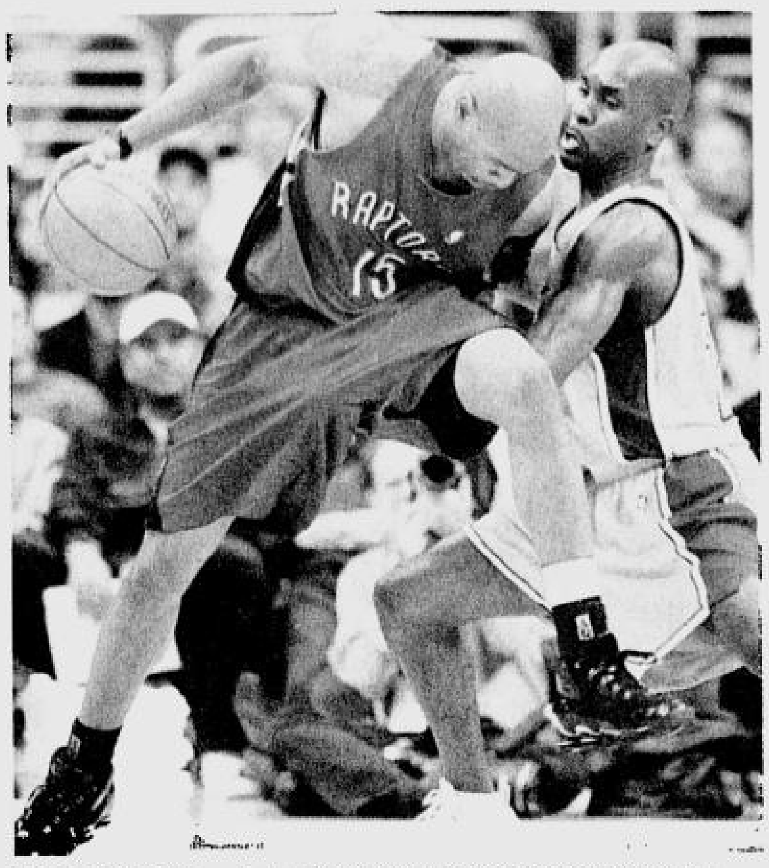
Roach made clear to the INQUIRER that he has no idea of the details of the fight contract Nazario and Muhammad had signed with former world champion Oscar De La Hoya's Golden Boy Promotions.

Based on reports, Nazario said Pacquiao, if he hurdles Barrera, is obliged to face the Mexican idol in a rematch with only a $700,000 purse. Barrera has no obligation for a return bout if he wins.

Roach has worked with Pacquiao four times since June 23, 2001, when the Filipino took the IBF superbantam belt from Lehlo Ledwaba in Las Vegas.

With this development, Pacquiao's earnings, as well as the share of his manager Marty Elorde and Nazario, will be sliced by 15 percent.

Pacquiao's purse is also subject to 30-percent tax under US law.



TORONTO'S Vince Carter (left) drives against Los Angeles' Gary Payton in the first quarter of their NBA game. REUTERS

Spurs rip Nets; Lakers prevail

EAST RUTHERFORD, New Jersey—Tim Duncan scored 31 points and added 12 assists as the defending champion San Antonio Spurs easily defeated the New Jersey Nets 85-71 in the NBA on Wednesday night.

Duncan's big night overshadowed a triple-double by New Jersey's Jason Kidd as the Spurs easily won the first meeting of the season between last year's NBA finalists.

Duncan shot 12-of-19 from the field as the Spurs look to be finding the form that made them champions as their injured players work their way back into the line-up.

Tony Parker, playing just his second game of the season, added 17 points for San Antonio.

Manu Ginobili chipped in 12 points and eight rebounds for the Spurs, who had Duncan and Parker in the line-up for just the second time this season.

Kidd had 14 points, 13 rebounds and 12 assists for the Nets. It was Kidd's 52nd career triple double.

In Miami, Eddie Jones scored 25 points as the Heat won for the first time this season, downing the Cleveland Cavaliers 88-83.

Lamar Odom added 14 points and 10 assists for the winners, who became the last team in the NBA to win a game (1-7).

Zydrunas Ilgauskas had 20 points for Cleveland and LeBron James scored 18.

Other results: Chicago 89, Boston 82; Memphis 107, Orlando 97; Miami 88, Cleveland 83; Seattle 104, Milwaukee 99; New Orleans 96, Utah 89; Atlanta 99, Phoenix 94; Golden State 87, Detroit 85 (OT) ; LA Lakers 94, Toronto 79. *Reuters*

SPORTSWATCH

King of the Road 10-K run

THE LOCAL marathon scene heats up on Dec. 7 with the staging of the 5th adidas King of the Road 10-K run at the Global City in Fort Bonifacio. Because of the absence of Vietnam Southeast Asian Games-bound athletes Roy Vence, Eduardo Buenavista and defending champion Allan Ballester, the marathon is expected to be a wide open race for other male runners to shine. But veteran marathoner Liza Delfin will return to defend her women's title. Aside from the top purse of P10,000 and the P10,00 gift certificate and trophies at stake for the winners in the men's and women's races, the champions will also earn the right to represent the country in the International King of the Road race in Thailand on Dec. 22 where topnotch runners from Korea, Hong Kong, Indonesia, Taipei and host Thailand are vying. "It is one of our objectives to help boost running in the Philippines," said Goody Custodio, assistant manager, sports marketing of adidas. "This is a sport that is not expensive and it promotes fitness and health." Over P100,000 is at stake for top finishers of this event which will also have team and age-group competition. Entry fee is P150. Registration center is at the ground floor of the Vasquez Madrigal Plaza Bldg., 51 Annapolis St. in Greenhills, San Juan. For inquiries, call 785-3693 or 09174568277 and ask for Baby.

Veterans show way in Pasig tenpin

THE VETERANS, led by Danny Tuazon and Amy Gan, proved they still have it with an impressive show in the 23rd Pasig Bowling Association Open Tenpin Championships on Wednesday at the Green Valley Country Club in Pasig City. Tuazon, representing host PBA, carded 917 to pace the Senior Masters qualifying while TBAM-Prima's Gan rolled 833 in the distaff side of this event sponsored by Sen. Robert Barbers, Rep. Chuck Mathay III and Boysen Paints. Fred Martinez of Sletba tallied 903 and Hermie Castillo of MBA 902 to lead 15 others in the men's Senior Masters finals while Nene Francisco of MBA scored 803 and Edna Beltran of TBAM-Prima 782 to tow nine others in the ladies' finals. In the Class A team event, Jonas Baltazar, Steward Uy and Jay-Ar Tan emerged as the new leaders with their 1812.

Villarete nears PCA main draw

RAYMOND Villarete of La Salle-Greenhills downed Jeremiah Sison of UP, 8-6, yesterday to move within a win of earning a main draw slot in the P400,000 Philippine Columbian Association (PCA) Open Tennis Championships in Plaza Dilao. Villarete will face Nante de Castro, who outplayed Carlito Rojo, 8-7 (6). Also advancing were Art Philip Calingasan, who defeated Macoy Guinoo, 8-3, Emerson Ocampo, who scored an 8-2 win over Antonio Quiza and Irwin de Guzman, an 8-0 winner over Mikoff Manduriao. Other winners were Michael Tenoria over Juvan Divinagracia, 8-2, Alex Borela over Inigo Caguiron, 8-4, Jonathan Juan over Nathaniel Guadayo, 8-6, Noel Mendoza over Alberto Bascon, 8-5, Edu Manzano over Rex Hermano, 8-4, Gee Abacan over Ronnie Ogena, 8-2, Maclean Barraquias over Delmer Miranda, 8-1, Rogelio Hermano over Ronaldo Milan, 8-1, Pedro Gonzales over Dave Cruz, 8-3, Michael Mantua over Nestor Celestino, 8-4, and Eddie Gomez over Nico Faller, 7-7 (ret.).

UP Alumni golf at Wack Wack west

THE UP Law Alumni Association Invitational golf tournament will be held on Tuesday, Nov. 18 at the west course of the Wack Wack Golf and Country Club. Tee-off starts after the registration from 7-8 a.m. Trophies and prizes are at stake for top finishers in the Class A, Class B and Class C categories, according to tournament coordinators lawyer George Briones and lawyer Noel Cruz. Entry fee is P2,500 inclusive of green fee, raffle and lunch.

Lunas fights Surapol at People's Gym

REIGNING flyweight champion Rolly Lunas goes up against Thai flyweight champion Phises vor. Surapol on Dec. 19 at the People's Gym Balanga City, Bataan. Proceeds of the first big boxing event to be held in Bataan, through the efforts of Gov. Ding Roman and promoter Jun Sarreal, will help fund the construction of Bataan Public Library. This will be Lunas' second title defense since capturing the belt via a close majority decision over Thai Khunsuk Lukprabat on May 29 in Bangkok.

Perez paces nat'l rallycross series

ALEX Perez of Team DMF currently holds the top spot in the 2003 Ultron National Rallycross Series both in the overall and the national drivers' championship. Perez, who won the top spot in the novice category during last year's series, holds a two-point and four-point lead from Carlo Gutang and Ivan Isada, respectively, in the overall class. He, however, holds a more secure 8-point lead over Kenneth Dominado in the national driver's championship and a further 16 points over Isada.

Buhain, wushu medalists SCOOP guests

PHILIPPINE Sports Commission chair Eric Buhain will be the guest in today's SCOOP sa Kamayan at the Kamayan Restaurant on West Avenue in Quezon City. Also invited are members of the national wushu squad, headed by Rene Catalan and Alvin Ting, gold medalists in the recent World Wushu Championships in Macau.

35 entries vie for P150,000 PCC prize

MORE than 35 entries are entered in today's special 3-cock derby at the Pasay City Cockpit beginning at 7 p.m. At stake is a guaranteed prize of P150,000 while entry fee is P3,300 in the event sponsored by Sagupaan B-50 Forten and Sagupaan Mite Free. Host is the PCC management. Another 3-cocker fires off on Nov. 21, followed by Alex Imperial's 4-cock derby promotion on Nov. 28. Meanwhile, the "Fastest Kill Challenge 1-Cock Ulutan" will start at Pasay Cockpit beginning on Sunday. For details, contact 843-1890 and 843-1746.

Breeder of the year known tonight

THE TOUGHEST gamefowl breeder for 2003 will be known tonight as the "NCA Grand National Championship 8-Stag Derby" gets under way at the Araneta Coliseum with more than 50 encounters. From a field of 62, four entries tallied four points each after two days of action. They are 2003 World Slasher champ and tabloid executive Rey Briones (Islander RB), Alex Calderon (Grey Skin I), Willy Villarica (WRV) and Bacolod cockers Nani de la Gente and Bobby Doromal (Astig 77 Antilla Farm CNCA). With 3.5 points are actor-TV host Edu Manzano (JMS Farms), Joey and Buboy de los Santos (BR Battle of Champions) and Boy de Roca/Rene Medina (Lucky Rin SF-BL). For details, contact 911-3101 and 911-2928.

Que, Zarate co-leaders

Filipinos match local hero's 67 in China Open

SHANGHAI—Filipinos Angelo Que and Danny Zarate fired identical five-under-par 67s to share the first-round lead with Chinese ace Zhang Lian-wei in the $500,000 Volvo China Open at Shanghai Silport Golf Club Thursday.

Que and Zarate wielded hot putters to catch Zhang, who beat world No. 2 Ernie Els to win the recent European Tour-sanctioned Caltex Masters in Singapore.

The 24-year-old Que, playing in his rookie year on the tour, spent his warm-up session entirely on the practice green before his round and it paid off handsomely with five birdies.

"My putting hasn't really been good and I've missed the last four cuts. I didn't hit any balls at the range this morning and worked on squaring up my shoulders in my putting—I stroked the ball great," said Que, who finished third in the individual event of the World Amateur Golf Championships last year in Malaysia.

Zarate enjoyed a superb finish to his round, shooting five birdies in his last six holes. After making the turn in 36 following a bogey on the second and a birdie on the ninth, the Filipino started rolling home the putts.

"It just clicked on the 13th hole," said Zarate, who is a lowly 110th on the money list. "The key today was my putter—it got quite hot coming home. I've not played well all year so it is a surprise to be in the joint lead."

Thailand's Thaworn Wiratchant, Chinese Taipei's Hong Chia-yuh and Australian Adam Fraser finished a stroke back on 68 in the Asian PGA Tour event.

It has been one of Zhang's greatest desires to lift the Volvo China Open title since the event was inaugurated in 1995. The closest he has come was third place in the first year. Last season, the self-taught golfer finished fifth.

"This is the first time that I'm in the lead after the first round of the Volvo China Open and it feels good," said Zhang.

"It's a good start, so I'm aiming to maintain my run. The key would be to stay out of the rough," said the 38-year-old Zhang, who is currently second on the Order of Merit.

Former European Tour regular Dennis Edlund of Sweden and American Scott Taylor were two shots off the pace, one ahead of defending champion David Gleeson who carded a 70. *AFP*

Pagunsan sizzles with 63

BAGUIO—Fancied Juvic Pagunsan sizzled in the cold weather, hitting nine birdies in an opening salvo of six-under-par 63 yesterday that put him on top by eight strokes in the sixth leg of the Samsung Amateur Tour at the rolling Camp John Hay course here.

Pagunsan racked up four straight birdies from the 15th to cap his round. He could have done better if not for three-putt miscues on the 9th and 11th where he missed grip-length par putts.

The next players in the standings were his Canlubang teammates Jay Bayron and Dave Hernandez, who both carded 71s, while Rolly Viray was in fourth place at 74. Jun Bernis and Boyet Saragoza were tied for fifth at 75.

Mars Garcia, a local bet entered in Class A, actually scored the only other sub-par round for the day—a one-under 68—but he played from the blue tees. Pagunsan and the other championship division bets used the gold tees.

With his rousing start, Pagunsan, 25, gave himself a big chance of advancing to the finals of the nationwide series next March at Mt. Malarayat. Already in the finals is Jerome Delariarte, who had beaten him in the Forest Hills leg.

The Samsung Tour is co-sponsored by Mario's Restaurant, Wilson, Gatorade, Tokyo Tokyo, Microtel, Custom Clubmakers, Rogin-E and Dunlop Golf, with radio stations Killer Bee, Citylite 88.3, Wave 89.1, Magic 89.9, 99.5 RT and 103.5 K-Lite as media partners.

ASIAN CHAMPIONSHIP

Blu Boys gun for glory again

ASIA'S biggest, most prestigious tournament in men's softball takes place starting Nov. 29 with eight nations led by host Philippines and defending champion Japan in the cast.

The seventh edition of the biennial Asian championship was supposed to be held last May at the Rizal Stadium but was postponed due to the SARS epidemic that hit the region.

It's now all systems go, according to Manila Rep. Harry C. Angping, president of the organizing Amateur Softball Association of the Philippines, who has left no stone unturned to make the six-day meet worth watching.

The ASA-Phil head is confident the Blu Boys will do well, saying the Blu Boys have trained long and hard to be on top again in this tournament which they have won three times, the last in 1990.

"This team has the talent and ability to make it again. I am confident we can give them (Japanese) a lot of headache," said Angping.

Six other nations— Chinese-Taipei, India, Iran, Hong Kong, Indonesia and Thailand— will see action but none of them seems to have the talent to stop a highly anticipated RP-Japan clash in the finals.

Even national coach Reynaldo Manzanares, a distinguished player in the Blu Boys' great past in the sport of softball, sees a bright prospect for the team which opens its campaign on Nov. 29 against Iran.

"They (Blue Boys) can do it. *Mahirap lang, pero kayang gawin.* (It will be hard but I am confident they can do the job," he said.

The RP-Iran game is one of four matches taking the wraps off the tournament last held here in 1998, when the Blu Boys engaged the heavily favored Japanese in a close, interesting duel in the finals before eventually bowing, 2-3.

It will be India against Chinese-Taipei, Indonesia against Hong Kong and Japan against Thailand in the other games.

The teams have been divided into two groups, with Japan, Hong Kong, Indonesia and Thailand comprising Group A and the Philippines, Chinese-Taipei, India and Iran making up Group B.

The Blu Boys boast a rich history in softball.

Blessed with outstanding hurlers like Primo Lazaro and Hernando Posadas, the Blu Boys were Asian champions in 1968, 1974 and 1990 and finished a fighting fourth in the 1968 world championship in Oklahoma.

2004 Tour qualifying up this weekend

TOP national rider and former Tour champion Victor Espiritu heads a field of 286 competing in this weekend's qualifying races for the 2004 Tour Pilipinas.

The aspirants will vie in a 190-km road race on a course that starts and ends in Cuenca, Batangas tomorrow. On Sunday, it will be a 36-km individual time trial (ITT) from Lemery to Batulao, also in Batangas.

The top 48 riders after the two-day qualifying will earn slots to the 2004 Tour sponsored by Air21, FedEx and Mail and More.

They will join the 36 riders who were seeded after finishing in the upper half of the 2003 Tour, which is also supported by Caltex, BPI-MS and Lipovitan.

Gonzales, Salao try to keep lead

VETERAN internationalist JR Gonzales and Kyla Salao will try to protect their slim lead when the second and final round of the Class E divisions is played this Sunday at the Riviera executive course in the Samsung Jungolf Tour school season series.

Action in the rest of the classes also fires off on the same day at Sherwood Hills.

Gonzales bucked a back-nine collapse to shoot an even-par 54 for a two-shot lead over US Kids World champion AR Ramos. Gabriel Mendoza and Polo Reyes were just six shots adrift with similar 60s.

Salaoshot a 78 for a four-shot edge over Janella Buen in the 6-under category.

Andie Unson, the best RP finisher in the Junior World last July, had a day-best 59 in the regular girls Class E and Tonton Arevalo scored a 61 in the special boys 6-under class.

Wolen Superal, the wonder boy who remains undefeated on the local scene, marks a return to the Samsung Tour when he leads a field of 60 jungolfers who registered for the Sherwood Hills leg.

Jungolf president Gerry Handog had earlier announced that starting this November, all tournaments will offer points for a national ranking system which will be used in determining the members of future Philippine delegations for international events like the Junior World tilt.

For inquiries, please call the Jungolf Secretariat at the Makati Golf Club on Malugay Street, Makati, at 897-9599.

Agassi pushes Roddick to No. 1

HOUSTON—Andre Agassi scored a dramatic 2-6, 6-3, 6-4 victory over Spain's Juan Carlos Ferrero at the ATP Masters Cup on Wednesday, clinching the year-end No.1 ranking for American compatriot Andy Roddick.

Roddick was not at the Westside Tennis Club to thank Agassi personally but he will owe the eight-time grand slam winner a big pat on the back the next they meet for his stunning performance against the French Open champion.

Earlier in the day, Wimbledon champion Roger Federer crushed his Argentine bogeyman David Nalbandian, 6-3 6-0 jumping to the top of the group standings with a 2-0 record. *AP*

RACING TIPS

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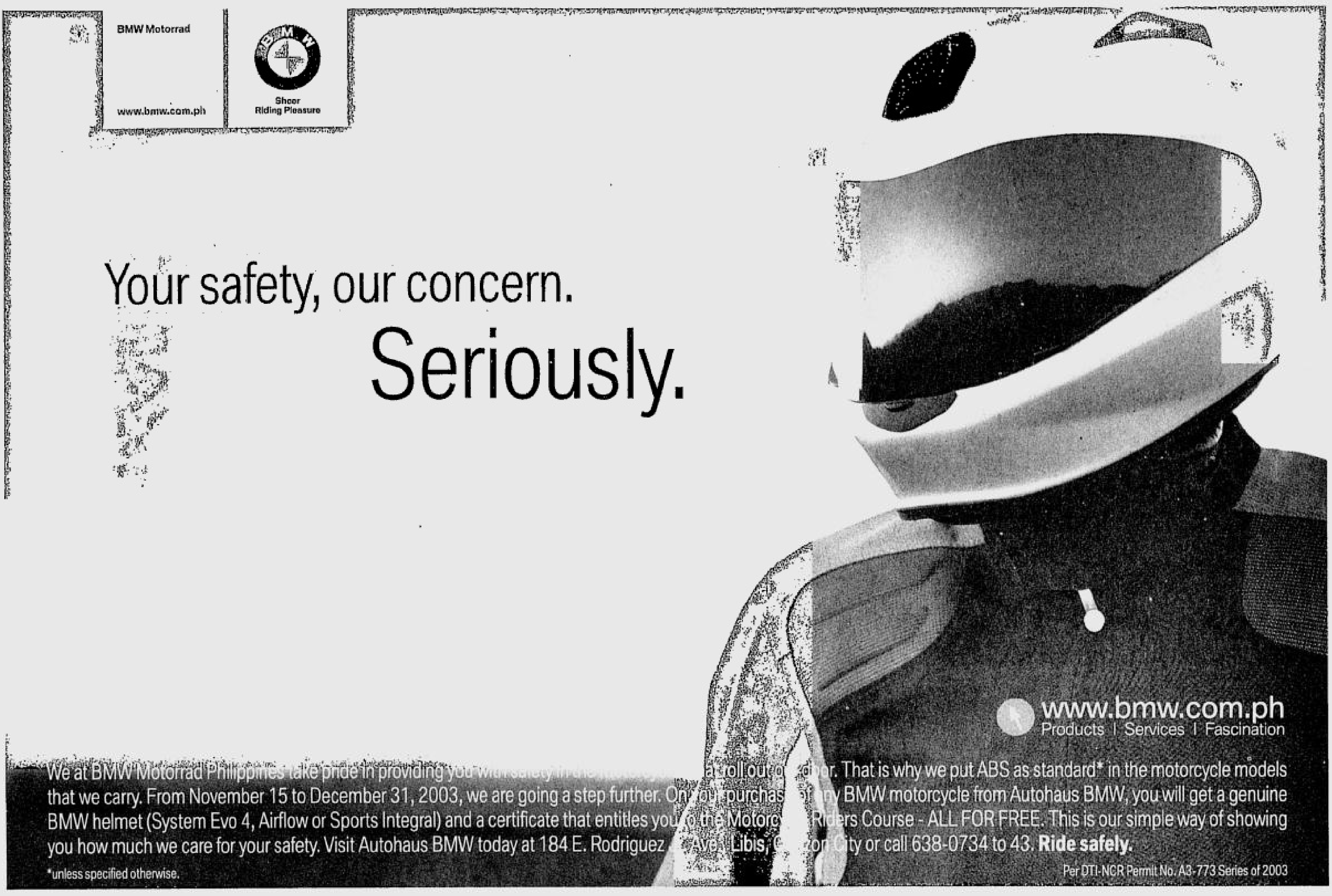
Race 1--1. Dreams of Flame 2. Like A Prince 3. Legitimo 4. Vice on Ice
Race 2—1. King's Choice 2. Seeing Red 3. Lord Chip 4. Mika Mix 5. Field Star
Race 3—1. Latin Beat 2. Dampi/Terrific 3. Harry's Up
Race 4—1. Candid 2. Assunta de Rio 3. Bhabe's Treasure 4. Alert One
Race 5—1. Montpellier 2. Parrot Moe 3. Super Dancer 4. Better King 5. Lady Victoria 6. Red Thunder
Race 6—1. Free Again 2. Vhingget 3. Tervalac 4. Long Hitter 5. Perfect Gift
Race 7—1. Western Legend 2. Skip Away 3. Sagittarius 4. King of Arabia
Race 8—1. Red Rose 2. Stallone 3. Longshot Tony 4. Awesome Power
Race 9—1. D'Optician 2. Sierra Madre 3. Say It's True 4. Memory Lane 5. Blue Iris



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- Karting Competition
- Racing Games
- All-Star Band Performances

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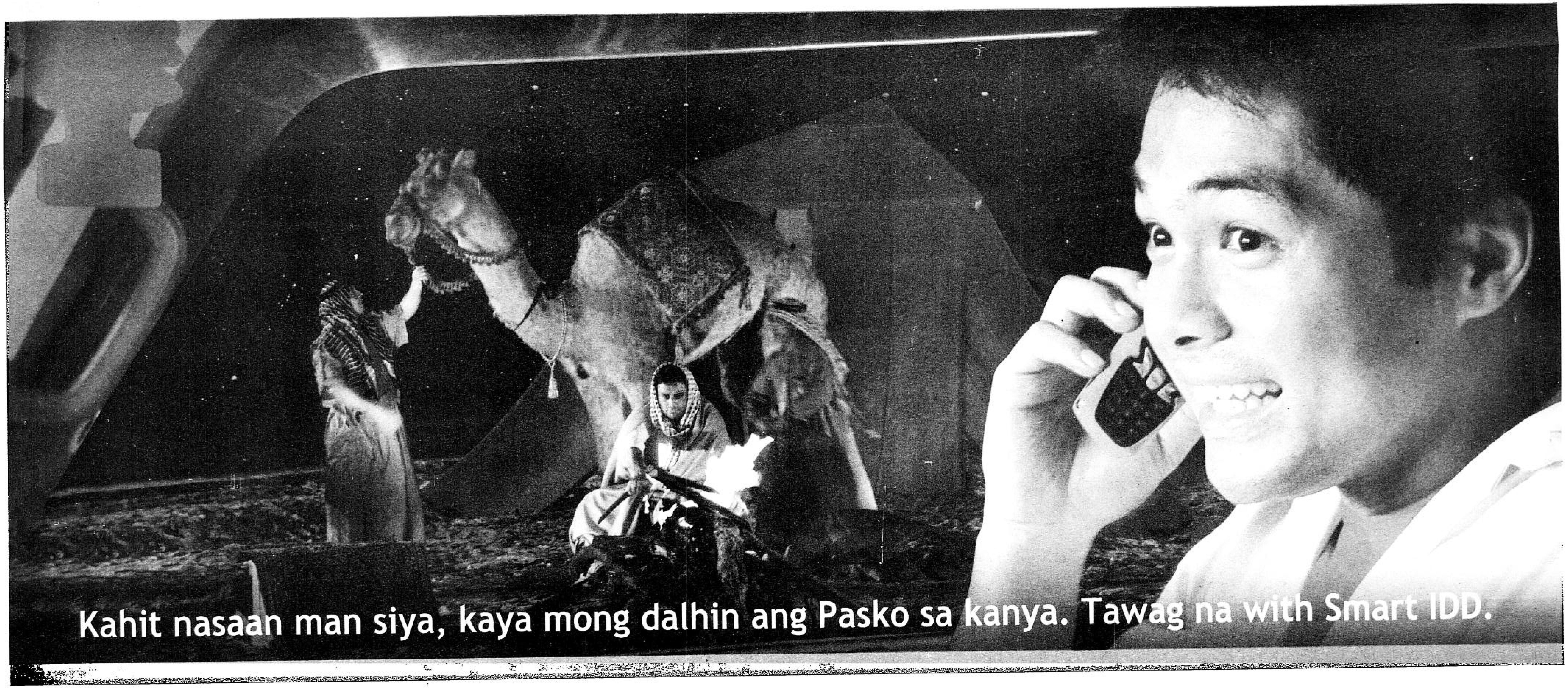
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Agriculture growth jumps in 3rd quarter

By Christine A. Gaylican

THE AGRICULTURE sector, which accounts for a fifth of the country's gross domestic product, grew at a faster 4.32 percent in the third quarter from 1.92 percent a year ago.

It was also higher than the 1.38-percent growth in farm output in the second quarter of 2003.

This brought the nine-month growth to 2.87 percent, although this was lower than the 3.08-percent growth in the same period last year.

"It was a tough planting and growing season because of the weather setbacks. Despite the erratic rainfall, the crop subsector, specifically the palay sector, contributed to the growth," Agriculture Secretary Luis Lorenzo Jr. said yesterday.

Typhoons in the third quarter were a boon to rice farmers as they brought ample water for irrigation, but strong winds and flashfloods destroyed wide swathes of corn crops, officials said.

Last month, Lorenzo said unmilled rice output was up 20.4 percent at 2.43 million tons in the third quarter from a year earlier as heavy rains encouraged farmers to plant a wider area.

The Philippines, one of Asia's largest rice importers, would likely harvest a record 13.46 million tons of unmilled rice this year, up from 13.27 million tons in 2002, he said.

"We also expect production in the fourth quarter to improve and this will be sustained in the first quarter of 2004 as we anticipate a 6-percent improvement over this year's level," Lorenzo said.

The Philippines aims to produce 14.9 million tons of unmilled rice in 2004.

Corn output fell 4.9 percent to 1.44 million tons in the third quarter from a year earlier largely due to typhoon Imbudo in July, the strongest typhoon to hit the country in five years.

But Lorenzo said he expected the corn harvest to recover in the fourth quarter, helped by the distribution of seeds by the government to affected farmers.

Corn production this year is forecast to increase 6.76 percent to 4.61 million tons from 4.32 million tons last year.

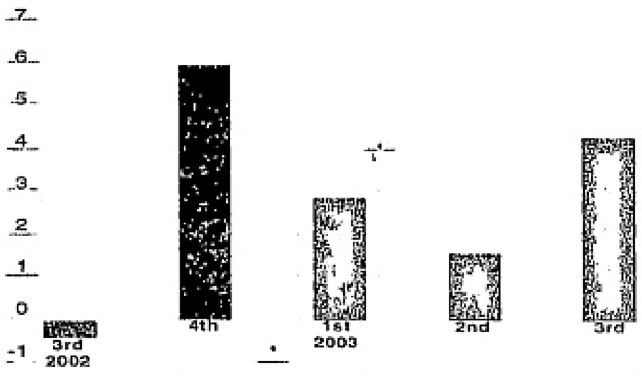
Rice accounted for 13.4 percent of farm output in the first nine months while corn contributed 5.46 percent.

"Despite the devastating typhoons in the third quarter which exacted a heavy toll on our rice-growing areas, we will end 2003 on a positive note, with our palay output much higher than last year's," he said, adding that the second semester production was seen to soar 6.3 percent to 8.08 million tons, thus compensating for the loss incurred in the first half.

Earlier this week, Economic Planning Secretary Romulo Neri said the government expects to escape a recession in the third quarter, thanks to strong growth in the agriculture sector and despite political worries.

Neri said the economy should expand by about 4 percent in the third quarter from the same period a year earlier, and 2.1 percent from the previous quarter. *With a report from Reuters*

GROWTH RATE - AGRICULTURE
3rd Quarter 2002 to 3rd Quarter 2003, in percent



INDICATORS

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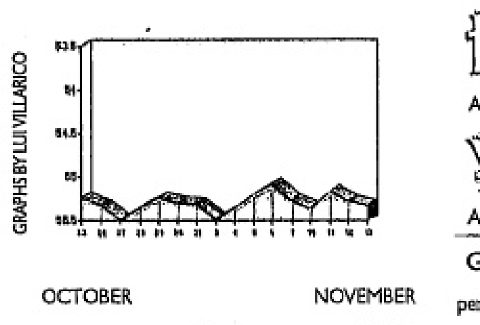


PESO-DOLLAR RATE

₱55.33 = $1

As of 5 p.m., Nov. 13, 2003

¥108.36 = $1

As of 5 p.m., Nov. 13, 2003

GOLD: $391.90-392.40

per ounce Hong Kong, Nov. 13, 2003

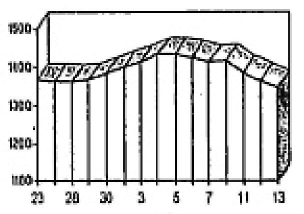
STOCK MARKET

Stocks down 1.44%

SHARE prices closed 1.44 percent lower yesterday, extending recent losses on continued security and political concerns a day after anti-government protesters were violently dispersed in the financial district, dealers said.

The Philippine Stock Exchange composite index fell 19.65 points to 1,343.88, sustaining losses for the seventh straight day to see the market close at its lowest level since Oct. 9. The low was 1,365.78 points. AFP

PSE COMPOSITE INDEX



(See stock market report on Page B3)

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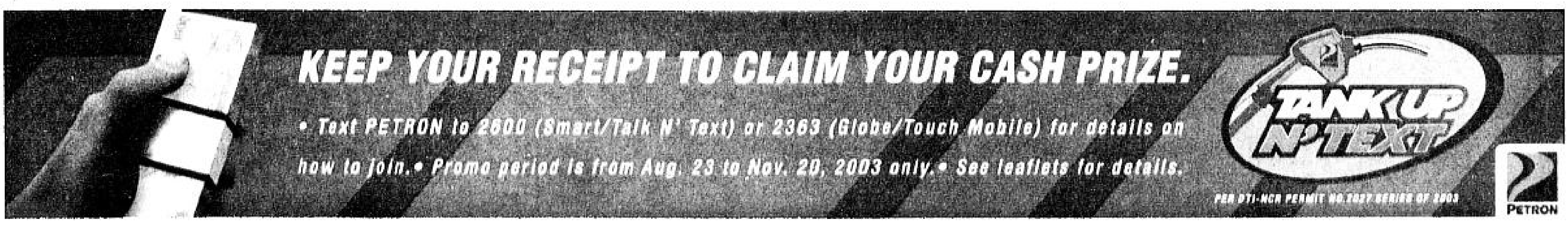

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PER DTI-NCR PERMIT NO.2027 SERIES OF 2003

Jan.-Sept. OFW remittances up 5% to $5.7B

By Clarissa S. Batino

DOLLAR inflow from about eight million overseas Filipino workers rose by 5 percent or $274 million to $5.66 billion in the first nine months, from about $5.4 billion a year ago.

The growth rate is below the 6 percent to 7 percent increased needed to enable the country to hit the full-year OFW remittance goal of $7.6 billion.

The BSP is counting on higher OFW remittances this year to offset the slowdown in foreign direct investments and sluggish exports. The dollar inflow from OFWs is also expected to help improve the value of the peso to 54 to $1 the end of the year.

Last week, BSP Governor Rafael Buenaventura said dollar remittances could even grow by about 8 percent to 10 percent this year.

From a contraction in August, remittances in September reached $600 million, or higher by 7.6 percent than $557 million a year ago.

BSP Deputy Governor Armando Suratos said dollar remittances continued to go up despite a 5.6 percent decline in OFW deployment. This, he said, was due to the improving quality of the OFWs' jobs.

During the period, only 669,419 Filipinos left for employment abroad against 708,859 in the first three quarters of 2002. This was despite the 3.2 percent increase in the number of Filipino seafarers overseas.

A central bank official attributed the slowdown in the rate of increase of remittances to the reluctance of the families of OFWs to change their dollars to peso in view of the local currency's volatility.

The BSP stressed that dollar remittances would pick-up in the fourth quarter as offshore workers send money to their families for tuition fees in October and for their Christmas spending.

The central bank said the third quarter was usually slow for OFW remittances.

The BSP said it was expecting overseas remittances to improve by 6 percent this year from $7.2 billion in 2002. The BSP said remittances could still hit the $8-billion mark.

The central bank said that more than $5 billion in OFW remittance passing through informal channels like couriers and money-changers were not being booked by the government.

The government said the slowdown in the deployment of Filipino workers overseas had affected mostly low-income workers, such as domestic helpers, as the number of caregivers; engineers, performing artists and other high-paying jobs even increased.

The growth in remittances could be preserved as more Filipinos leave for high-paying jobs, noted a BSP official.

Dollar remittances form part of the country's current account, a big component of the balance-of-payments, which reflect movements in trade.

The labor department is targeting to deploy a million Filipinos for overseas employment. In 2002, the POEA said the level of freshly hired and re-hired reached 891,908 versus 867,599 the previous year.

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Net 'hot money' inflow hits $74M

POLITICAL uncertainties that drove the value of local stocks down and domestic interest rates higher continued to make Philippine debt and securities more attractive to foreign portfolio investors.

Data from the Bangko Sentral ng Pilipinas showed that the net inflow of portfolio investments last October amounted to $74.3 million, much higher than the inflow of $11.4 million in the same period last year.

Net inflow in the first 10 months stood at $477 million or 141 percent higher than the $197.7 million posted a year ago.

The impeachment case against Chief Justice Hilario Davide Jr. dominated the political scene in October and triggered a decline in the peso's value to a closing low of 55.50 on Oct. 27. Treasury bill yields have increased and the rate of the 91-day benchmark treasury already stood at 6.262 percent last Monday.

Analysts said "adventurous investors" took the opportunity to make some profits in the fixed-income and equities market.

Total inflow in October reached $210.8 million, the highest recorded this year, while outflow also set a record high of $137.4 million also a record high, data submitted to the BSP by the five custodian banks showed.

Cumulative inflow from January to October stood at $1.262 billion while funds that went out reached $784.6 million.

Clarissa S. Batino

UK firms keen on setting up call centers in RP

BRITISH firms are looking at the Philippines as another call center location next to India, its former colony.

Eamonn Staunton, the British Embassy's First Secretary for Trade and Investment said in an interview at the sidelines of a recent e-government forum that some firms based in the United Kingdom had expressed interest in the Philippines as a call center site.

He said British firms used to automatically chose India as their offshore contact support site because of the UK's historical links with that country.

However, with the Philippines' strength in the call center industry, he said more and more British firms were looking at setting up offshore sites here.

Staunton said the Philippine government's zeal in promoting the country as a site for call centers and business process outsourcing was also a big plus factor.

Board of Investments managing head Gregory Domingo had been to the UK as part of a regional European roadshow promoting the Philippines as an investment location.

Abigail L. Ho

Water interruption notice in Quezon City due to water improvement project

Manila Water announced there will be a temporary water service interruption in portions of Quezon City. The interruption will begin 9:00 pm, Saturday, November 15, 2003, up to 11:00 am, Sunday, November 16. The replacement of a mainline along KJ and Kamias Road will be undertaken as part of Manila Water's ongoing water improvement project.

Areas without water during the period will be along: Kamias, Project 2, 3 and 4, Quirino, Amihan, Duyan-Duyan, part of Botocan, Kamuning, Sacred Heart, Obrero, Roxas, Paligsahan, Laging Handa, Araneta Center, part of Philam, East and West Kamias, part of Sta Cruz, part of Kaunlaran and part of South Triangle, E. Rodriguez, Silangan, Socorro, San Roque, Bagumbuhay, Marilag, Tagumpay, Milagrosa, Masagana, Maria Clara, Bayanihan, Piñahan and Sikatuna.

Residents are advised to store enough water prior to the schedule of the water interruption.

Manila Water

For the latest update, please call our Customer Call Center Hotline at 1627.

PHILIPPINE INSTITUTE OF CERTIFIED PUBLIC ACCOUNTANTS
PICPA Building, 700 Shaw Boulevard, Mandaluyong City

NOTICE OF MEETING ANNUAL BUSINESS MEETING OF MEMBERS

To All PICPA Members:

In accordance with the provision of Article XII, Section I of the By-Laws of the Philippine Institute of Certified Public Accountants, notice is hereby given that the Annual Business Meeting of Members will be on Friday, November 28, 2003 at 3:00 p.m., Albay Astrodome, Legaspi City.

AGENDA

1. Call to Order
2. Proof of Required Notice of Meeting
3. Determination of Quorum
4. Reading and Approval of Minutes of Previous Annual Business Meeting held on November 29, 2002
5. President's Report
6. Treasurer's Report
7. COMELEC Time
8. Ratification of Amendments to PICPA By-Laws (as required)
9. New Business
10. Adjournment

We urge all members to attend the Annual Business Meeting. If you cannot be present in person during the meeting, please accomplish a general proxy form at the PICPA Secretariat Office.

JESSIE D. CABALUNA
National Secretary

Tired of toxic politics

COCKTALES

Victor C. Agustin

ERAP Press Secretary Rod Reyes has dropped out from the camp of Eduardo Cojuangco after getting firm indications that The Boss was no longer interested in seeking the presidency.

That is the official line.

A veteran of Malacañang campaigns, Reyes has, according to the grapevine, grown so disillusioned with the level of toxic politics that is paralyzing governance in the country that he has decided not to help any of the presidential candidates, including even ABS-CBN colleague Noli de Castro and movie king Fernando Poe Jr.

On the other end of the political spectrum, Erap propagandist Reli German has been sidelined and kept out of the loop of his latest client, Raul Roco. He himself is not even sure whether he still is the PR/press adviser of the Bicolano candidate.

In taking the Roco campaign as an account, German has learned the Chinese businessmen's art of political flexibility; the ad executive still regularly visits his famous classmate in his hospital detention. According to the grapevine, German asked for and received Erap's permission to take on the Estrada opponent as client.

Erap himself, if you believe the pro-Erap grapevine, has also learned the art of anger management by spending hours on the Internet instead of moping about his fate.

No, the deposed president has not become a techie; he simply has discovered the joys of online gambling.

COCKTALES/ B4

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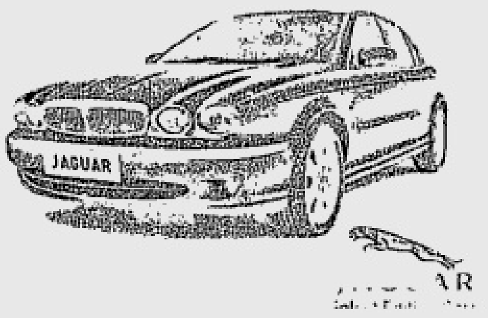

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Bond Fund - US Dollar	0.9776	0.9876

* Note: These investments of variable life insurance contracts are not mutual funds. Life insurance products are regulated by the Insurance Commission.

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Dentist

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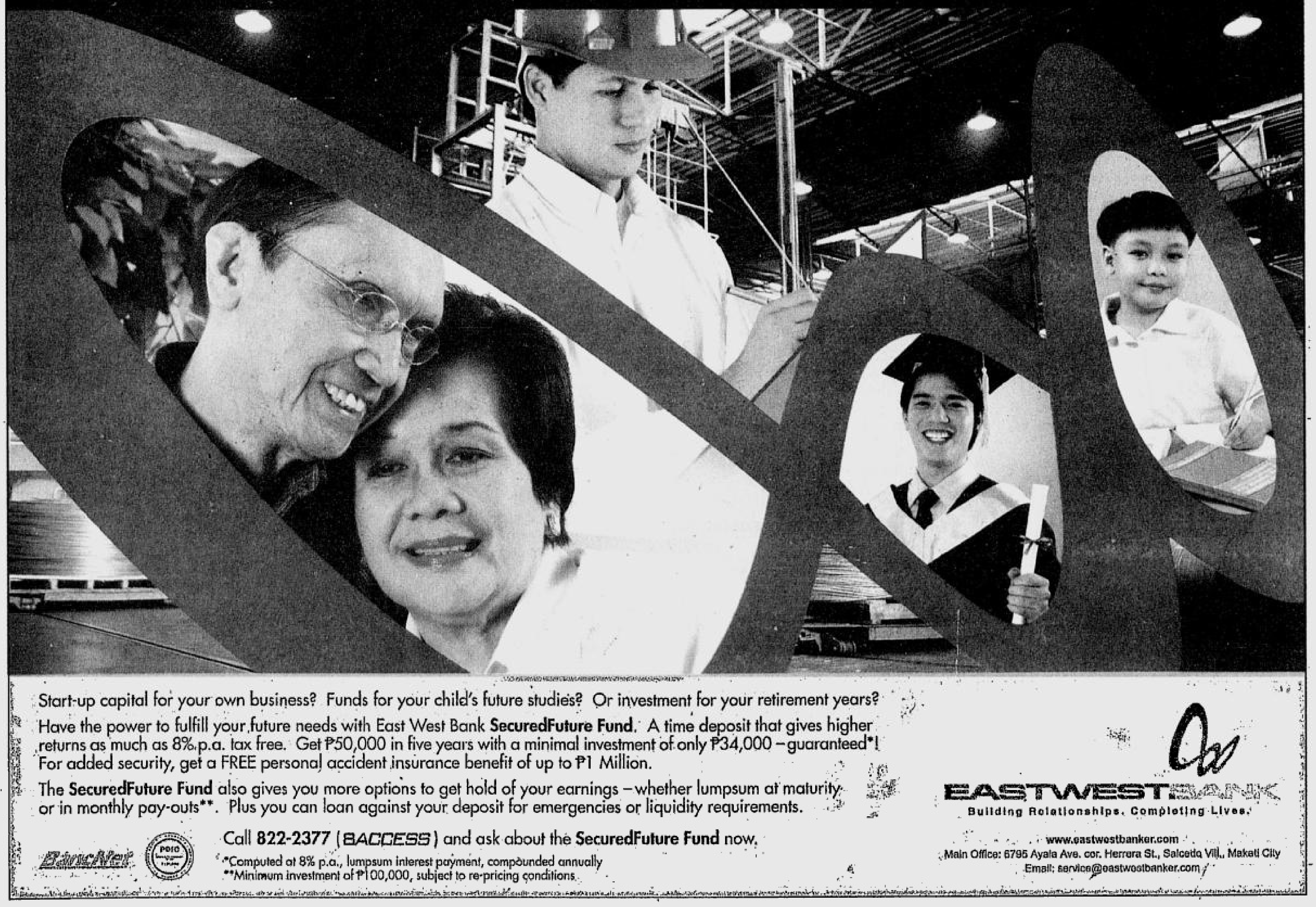

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BOOKS FOR THE BARRIOS PROGRAM

Courier company delivers a mission to society

By Corrie Salientes-Narisma

CORPORATE CITIZEN

ITS VAST network and efficient delivery system made LBC Express Inc. the largest Filipino-owned courier service company in the country. These strengths, people behind LBC Express believe, have a purpose other than just making good business for the company.

And they were right. LBC Express is now making use of its network, people and more than 50 years of experience in courier operations in delivering a noble mission of bringing to those in need the necessary instruments that can help improve the quality of education particularly in the most remote, disadvantaged and depressed elementary schools in the country.

Education is a natural choice for company chair Carlos Araneta. He believes that "the Filipinos' hope is in educating the leaders of the future and the work force that will support the life of industry."

Thus, when Araneta met Nancy Harrington, president and director of Books for the Barrios—a US-based nonprofit organization that gathers and sends books to small towns in the Philippines—more than five years ago, he immediately recognized the role that LBC Express would play to be of better service to the country.

Tailor-fit

Armed with the same strengths that bring good money to the company, LBC Express became the carrier and distributor of books, computers and other educational materials gathered by Harrington's Books for the Barrios in 1998. The company formed LBC Foundation to give this endeavor the focus it deserved.

Since it started this project, LBC Foundation has already covered more than 250 schools all over the country, from Aparri to Basilan. It receives at least a container of educational materials every month from Books for the Barrios for distribution to public schools in the country.

Project coordinator Jose Antonio Garcia says the container usually consists of about 420 boxes containing not only books but also support materials such as teaching aids, computers, bikes, musical instruments, clothes and even toys.

Garcia says Books for the Barrios, which is based in Walnut Creek, California, collects the materials donated by schools, communities, individuals, schools, non-governmental organizations and publishers in the US (National Geographic is a major donor).

When enough volume is accumulated, Books for the Barrios sends these materials to the Philippines. Once the shipment reaches the Port of Manila, LBC Foundation takes over and delivers the books and other donated materials right to the doorstep of the beneficiary schools.

STUDENTS of beneficiary schools get excited whenever LBC Express comes to deliver books.

All the boxes received are accounted for through LBC's track and trace system. Another partner organization, Books for the Barangay—the local counterpart of Books for the Barrios—does the project monitoring.

Infrastructure support

In the course of distributing the books and other educational materials to practically all areas in the country, LBC Foundation saw the sorry state of many public schools and realized that it could do much more to the communities it wanted to serve.

Thus, LBC Foundation's "Model of Excellence School" was born.

The program, according to Garcia, aims to provide school children with an environment and infrastructure support that are conducive to learning. This project's target beneficiaries are barrio schools with very little or no funding at all.

"Topping the list are dilapidated schools and those made up of nipa huts," he says.

The "Model of Excellence" or MOE project consists of two parts. The first focuses on "fun learning," with emphasis on the use of the English language to enhance the reading skills of children from kinder to grade 6.

Following the basic education curriculum of the Department of Education, Garcia says the MOI integrates into the daily classes of school children more interactive activities and techniques in all grade levels.

"They have focused lessons such as the Word of the Day, Daily Oral Language, Sustained Silent Reading, Daily Calendar, Reading Buddies, Start of the Week, Journal Writing, 100 Days Counting Activity, computer classes and library classes," he says.

Most MOE schools, about 50 of them so far, are connected to the Internet allowing them to introduce and undertake more interactive activities.

The upgrading part of the project , Garcia explains, means improving the school infrastructure.

"All the classrooms have proper roofing and lighting. They are well-painted and each classroom is equipped with a mini-library." LBC Foundation also sets up computer laboratories in the covered schools.

MOE schools are beneficiaries of the book distribution project. Most of the 50 or so MOE schools are in the provinces although there are also some selected beneficiary schools in Metro Manila.

More projects

LBC Foundation is only two years old but it already has greater plans for the future to be more relevant to the society. Its involvement in the book distribution project and its exposure to the state of life of the less fortunate members of the society make LBC Express realize that it can still do much more and that its help is very much needed.

Indeed, there are other services LBC Express can offer not only to its market, but to the community as a whole. No less than its chair, Carlos R. Araneta, and foundation project director Javier C. Mantecon are personally involved in seeing to it that the company shares with society whatever fruits it is reaping from the business.

REPUBLIC OF THE PHILIPPINES
SECURITIES AND EXCHANGE COMMISSION
METRO MANILA

IN THE MATTER OF THE

PHILIPPINE STOCK EXCHANGE, INC
(Registrant)

REGISTRATION OF SECURITIES

xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx

NOTICE

Notice is hereby given that on 12 November 2003, a sworn statement was filed with the Securities and Exchange Commission for and on behalf of the Philippine Stock Exchange, Inc for the registration of P9,200,008 worth of common shares with the par value of P1.00 per share representing the entire issued and outstanding capital stock of the Company.

According to the papers presented, the following persons are the Directors and Officers of the corporation

NAME	POSITION
Alicia Rita M. Arroyo	Chairman
Ernest C. Leung	President and Director
Enrique M. Aboitiz, Jr.	Director
Ramon Ang	Director
William Ang	Director
Tomas V. Apacible	Director
Vicente R. Ayllon	Director
Rodolfo V. Cruz	Treasurer and Director
Peter B. Favila	Director
Gregorio U. Kilayko	Director
Francisco Ed. Lim	Director
Marilla A. Limlingan	Director
Joseph R. Madrid	Director
Cayetano W. Paderanga, Jr.	Director
Myron Timothy P. Papa	Director
Jose G. Cervantes	SVP and Head, Listings and Disclosure Group
Ediberto P. Ocampo	SVP and Chief Technology Officer
Marietta U. Tan	VP and Head, Finance and Investments Group
Zaybar John B. Protacio	VP and Head, Office of the General Counsel
Maria Lourdes A. De Guzman	VP and Head, Compliance and Surveillance Group
Imelda G. Nibungco	VP and Head, Human Resources Management Dept

Said registration statement and other papers/documents attached thereto are open to inspection by interested parties during business, hours, and copies thereof, photostatic or otherwise, shall be furnished to every party at such reasonable fees as the Commission may prescribe

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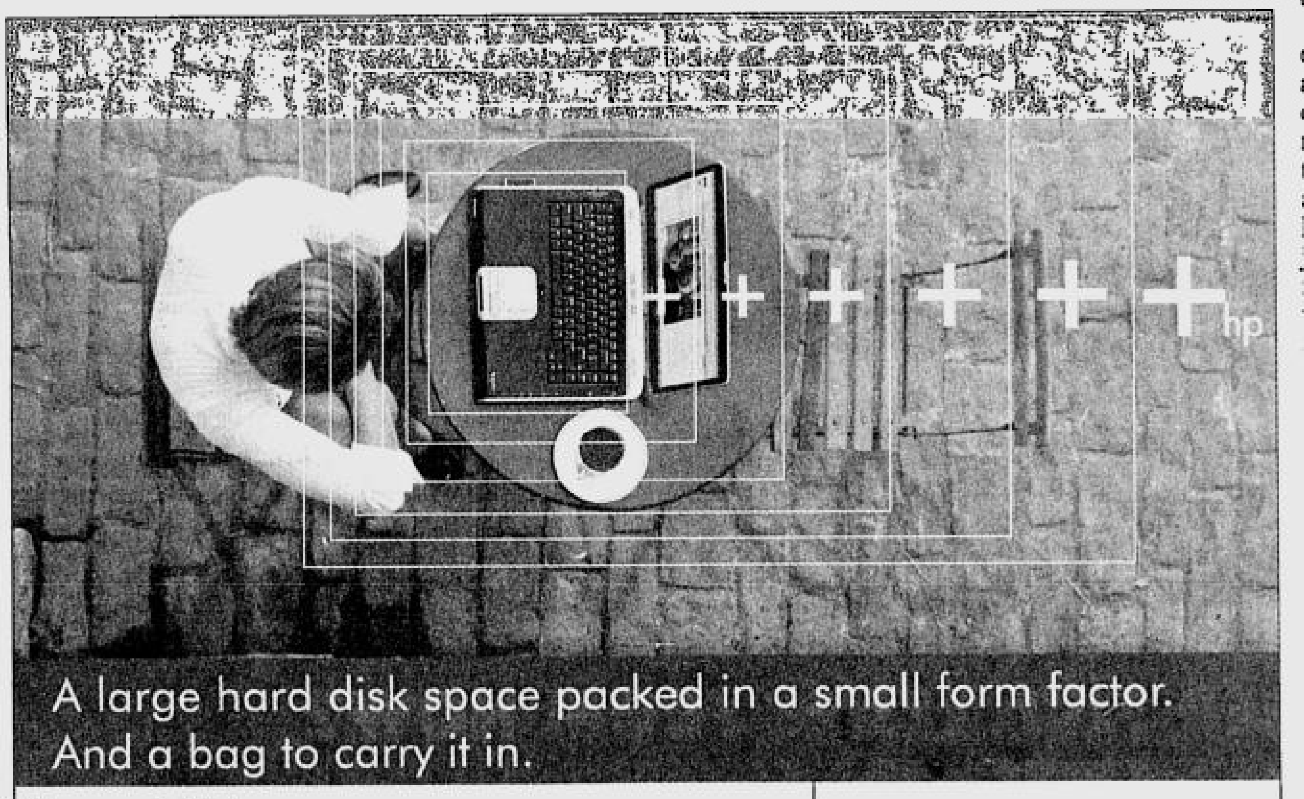

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Per DTI-NCR Permit No. 3317, series of 2003.

Cocktales …

From page B3

SC counterattacks

BLINDSIDED by black propaganda that the media has passed on as news, the Supreme Court has belatedly started posting background materials and audit reports of the Judiciary Development Fund on its website, www.sc.gov.ph.

The court's website even has a lengthy question-and-answer portion, comparing the JDF allowance that court employees received before and during Davide's watch. It also has a section discussing even the functions of Davide's children within the bidding sub-committee, but wisely omitted the more pervasive influence of Narvasa's son over the entire procurement committee during the ex-chief justice's watch.

One of the more startling revelations is that the ACEAP, whose position a certain TV newscaster repeatedly swallowed as the Bible truth, is but a phantom organization of "nationwide" court employees, not even registered with the labor department or the Securities and Exchange Commission.

Former Press Undersecretary Danilo Gozo was so alarmed over the drift and quality of fact-checking of his former network that he just had to see and complain to the network's principals.

Globetrotters

IN a vote of confidence in the country, Globe partner Singapore Telecom has invited the CEOs of its numerous regional business partners and suppliers for a three-day, all-expenses-paid conference in Cebu.

The conference, which ends today, was understandably hushed up out of security concerns. Last year's SingTel conference was held in Bali right smack in the week of the deadly bombing.

A number of Globe senior executives led by president Gerardo Ablaza headed the Manila delegation in flying to the South's Queen City on Wednesday, incidentally also Ablaza's birthday.

Heard through the grapevine

GLOBE Telecom has decided not to automatically renew its long-standing auditing contract with SGV and instead called for a competitive bidding, similar to an ad agency shootout, for the prestige account.

(Cocktales may be reached by e-mail at cocktales_pdi@yahoo.com or at cocktales_pdi@hotmail.com.)

Bush: Full force vs Saddam

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5 Japan firms to put up RP units

FIVE more Japanese IT firms are considering setting up operations in the country.

Trade and Industry Secretary Manuel Roxas II said these were NEC Mobiling, Sanyu Information Systems Ltd., Space Creaton Co. Ltd., SwaN Corp., and Epson Software Development.

Roxas said NEC Mobiling would engage in the manufacture of firmware for mobile phones; Sanyu Information, plant and civil engineering, and SwaN Corp., software development. Epson Software is planning to put up a research and personnel center, while Space Creation will do engineering design for automobile parts.

Roxas said this development showed the business potential of the Philippines, especially as an outsourcing base for activities involving information technology.

He said the Philippines had been attracting Japanese investors because of the country's skilled labor force. However, he said the country should also work on developing other areas that would entice more businesses to come in.

He said the country should also develop an environment that can sustain a cost-efficient production and people possessing Japanese language skills. *Michelle V. Remo*

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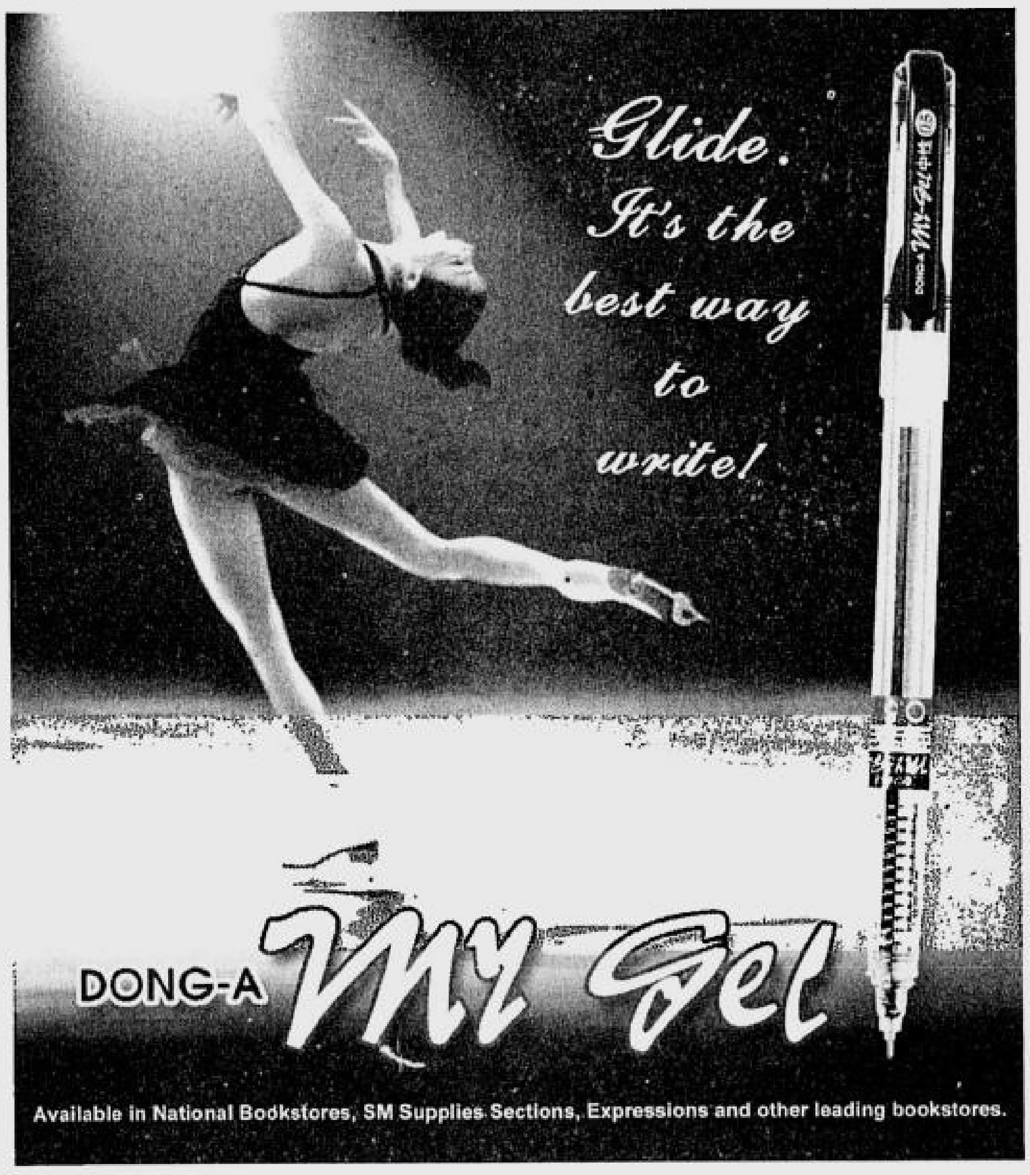

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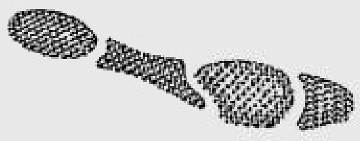

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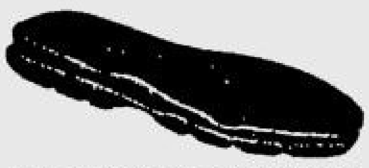

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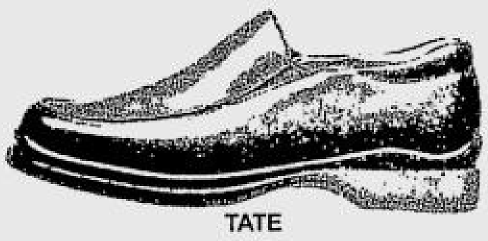

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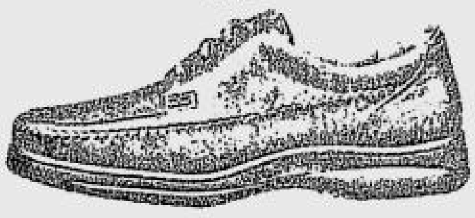

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Per DTI-NCR Permit No. 4862 Series of 2003

ABS-CBN defers $150-M bond float

By Doris C. Dumlao

ABS-CBN Broadcasting Corp. has indefinitely deferred its $150-million global bond float to avoid paying higher interest amid the recent political upheavals that spooked investors.

"We had to defer the bond issuance because the news coming out of the Philippines hasn't been good over the last two to three weeks," said company chief finance officer Randolph Estrellado.

Estrellado, however, assured investors that the deferment of the bond float would not affect ABS-CBN's financing requirements as the planned proceeds would only be used to broaden the broadcasting giant's funding sources.

"It doesn't make sense to do it right now. It's something that we'll look at again as soon as the news coming out of the country improves," he said.

Over the last few weeks, the local financial markets have been spooked by uncertainties over the country's leadership and the renewed impeachment initiative against Supreme Court Justice Hilario Davide Jr. The situation was aggravated by the takeover attempt and shootout at the Ninoy Aquino International Airport.

ABS-CBN was also supposed to use part of the proceeds from the offering to answer the equity call of Beyond Cable, the merger between its cable subsidiary Sky Vision and Philippine Long Distance Telephone Co.'s Home Cable.

Estrellado said ABS-CBN would explore other financial options to meet the capital call requirement.

For the first nine months of the year, ABS-CBN chalked up a net profit of P888.8 million, up by 1,260 percent over the same period last year. For the third quarter alone, the net income surged by 131 percent to P381.8 million from a year ago.

The company's solid performance was attributed to the recovery of advertising spending, the increase in international revenue and the controlled and managed growth of operating expenses.

Consolidated net revenues for the nine-month period reached P9.67 billion, up by 24 percent from last year. Airtime and other broadcast-related revenues expanded by 20 percent to P8.48 billion primarily due to the growth in advertising minutes.

Meanwhile, net sales and services increased by 38 percent to P2.73 billion on the strength of ABS-CBN Global whose subscribers hit 176,830 worldwide.

Operating expenses grew at a slower pace of 17 percent to P7.79 billion. The growth in operating expenses was due to the programming changes implemented in the fourth quarter of 2002 and the start-up expenses associated with ABS-CBN Europe.

PSE, SEC agree to list bourse's shares by Dec.

By Elena R. Torrijos

THE PHILIPPINE Stock Exchange and Securities and Exchange Commission signed Wednesday a memorandum of understanding that would pave the way for the listing of PSE shares by Dec. 15.

The PSE shares would be listed by introduction or without offering the shares to the public.

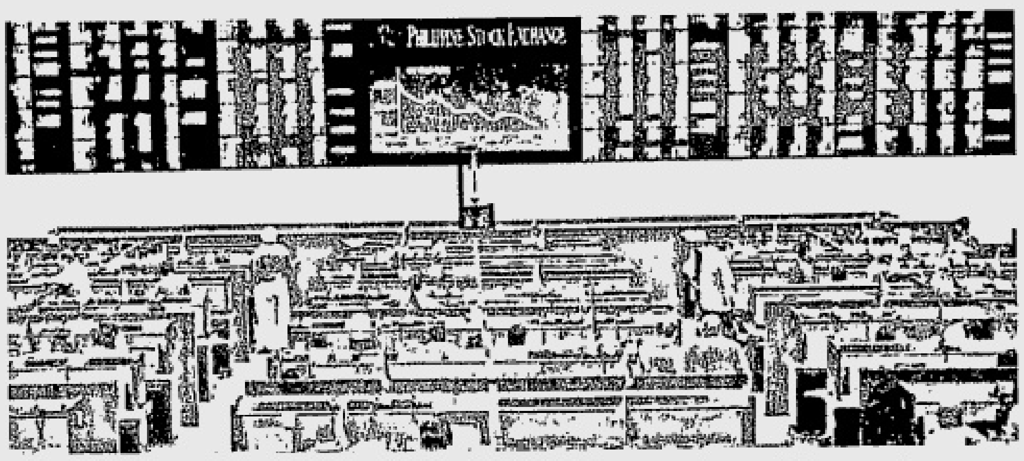
Advisor ATR Kim Eng was expected to soon come up with the indicative price or valuation of the PSE shares.

The indicative price of the shares would reflect the value of PSE's subsidiaries and property assets.

The PSE has two subsidiaries—the Securities Clearing Corp. of the Philippines and the Philippine Stock Exchange Foundation Inc.

The PSE also has a small stake in the holding company that owns the country's first fixed income exchange.

The listing would significantly reduce the PSE member-brokers' ownership in the exchange from 100 percent to a maximum of 20 percent as provided under the Securities Regulation Code.



THE LISTING will reduce the brokers' stake in the PSE to a maximum of 20 percent.

Under the SRC, no industry group would be allowed to own more than 20 percent of an exchange while an individual's ownership is limited to 5 percent.

ATR Kim Eng executive director Roberto Benares added that the firm would also help the exchange decide on the best way to sell a significant block of the PSE shares through private placement.

"We're talking of a private placement of either primary or secondary shares, anywhere from 10 percent to 20 percent," Benares said.

Groups interested in acquiring a stake in the PSE include a foreign stock exchange, the International Finance Corp. and the investment arm of the Asian Development Bank.

PHILIPPINE STOCK EXCHANGE

(As of November 13, 2003)

STOCKS	OPEN	HIGH	LOW	CLOSE	VOLUME
BANKS & FINANCIAL SERVICES					
BANKS					
Bank of the Phil. Islands	44.5	44.5	43.5	43.5	670,800
Equitable PCI Bank Inc.	34.5	34.5	33.5	33.5	62,200
Export and Ind. Bank Inc.	0.64	0.65	0.63	0.63	740,000
Metropolitan Bank & Trust	27	27	26.5	26.5	255,200
Philippine National Bank	24.25	24.25	23.75	23.75	60,900
Phil. Savings Bank	26.5	26.5	26.5	26.5	4,800
Security Bank Corp.	18	18	18	18	500
Union Bank of the Phil.	28	28	28	28	4,100
FINANCIAL SERVICES					
ATR Kim Eng Fin. Corp.	1.92	1.92	1.92	1.92	1,000
Filipino Fund Inc.	3.6	3.6	3.6	3.6	1,000
Manulife Financial Corp.	1670	1670	1670	1670	100
Sun Life Financial Inc.	1320	1330	1320	1330	3,560
COMMERCIAL & INDUSTRIAL					
COMMUNICATION					
ABS-CBN Broadcasting Corp.	26	26	26	26	6,600
Digital Telecom Phils Inc.	0.69	0.69	0.65	0.65	2,130,000
Globe Telecom Inc.	800	800	785	795	26,840
Ipeople Inc.	0.92	0.92	0.92	0.92	40,000
Island Info and Tech Inc.	0.043	0.043	0.043	0.043	3,000,000
ISM Communications Corp.	0.04	0.041	0.039	0.04	17,800,000
Liberty Telecoms Holdings	0.1	0.1	0.1	0.1	200,000
Manila Bulletin Pub. Corp.	2.75	2.75	2.75	2.75	10,000
Pilipino Tel. Corp.	0.87	0.87	0.84	0.84	3,860,000
Phil. Telegraph & Tel. Co.	0.18	0.18	0.18	0.18	20,000
Phil. Long Dis Tel Co.	805	805	760	770	280,380
Philweb Corp.	0.012	0.012	0.012	0.012	200,000
POWER & ENERGY					
Manila Electric Co. A	13.75	13.75	13.25	13.5	157,900
Manila Electric Co. B	20	20.25	19.5	19.5	688,500
Petron Corp.	2	2.02	2	2	465,000
Salcon Power Corp.	2.04	2.04	2.04	2.04	42,000
Trans-Asia Oil and Energy	0.91	0.91	0.91	0.91	10,000
TRANSPORTATION SERVICES					
Int'l Container Term'l Sv	3.15	3.15	3.15	3.15	336,000
Negros Navigation Co.Inc.	0.45	0.45	0.45	0.45	490,000
CONSTRUCTION & OTHER RELATED PRODUCTS					
Engineering Equip. Inc.	0.35	0.35	0.35	0.35	40,000
Republic Cement Corp.	0.55	0.55	0.55	0.55	20,000
Union Cement Corp.	0.97	1.02	0.97	1.02	2,790,000
FOOD, BEVERAGES & TOBACCO					
Alaska Milk Corp.	3.15	3.15	3.15	3.15	50,000
Ginebra San Miguel Inc.	31	31	30.5	30.5	26,100
Jollibee Foods Corp.	16.75	16.75	16.5	16.5	180,100
San Miguel Corp. A	54.5	54.5	54	54.5	84,600
San Miguel Corp. B	61.5	61.5	60	60.5	317,000
Universal Robina Corp.	5.6	5.6	5.6	5.6	768,000
Vitarich Corp.	0.26	0.26	0.26	0.26	200,000
HOLDING FIRMS					
Ayala Corp.	5	5	4.95	5	5,853,000
Aboitiz Equity Ventures	3.1	3.1	3.1	3.1	72,000
Alo.Net Holdings Inc.	0.028	0.028	0.028	0.028	500,000
A. Soriano Corp.	0.76	0.76	0.76	0.76	590,000
ATN Holdings Inc.	1.7	1.7	1.7	1.7	20,000
Boulevard Holdings Inc.	0.0825	0.0825	0.0825	0.0825	300,000
Benpres Holdings Corp.	0.49	0.5	0.48	0.48	3,720,000
A Brown Company Inc.	0.65	0.65	0.65	0.65	100,000
Basic Consolidated Inc.	0.105	0.105	0.105	0.105	200,000
Crown Equities Inc.	0.215	0.215	0.215	0.215	50,000
DMCI Holdings Inc.	0.25	0.25	0.25	0.25	410,000
First Phil Hldgs Corp.	17.25	17.25	17	17	178,900
Global Equities Inc.	0.08	0.08	0.08	0.08	300,000
Ionics Inc.	1.54	1.58	1.54	1.56	101,000
J.G. Summit Holdings Inc.	2.04	2.04	2.04	2.04	603,000
Megaworld Corp.	1.06	1.08	1.02	1.02	4,555,000
Mabuhay Holdings Corp.	0.15	0.15	0.15	0.15	10,000
Metro Pacific Corp.	0.29	0.29	0.28	0.28	480,000
Music Corp.	0.38	0.43	0.38	0.43	1,760,000
Prime Orion Phils. Inc.	0.21	0.21	0.21	0.21	1,200,000
Roxas Holdings Inc.	1.02	1.02	1.02	1.02	1,000
Unioil Res. & Holdings Co	0.09	0.09	0.09	0.09	30,000
MANUFACTURING, DISTRIBUTION & TRADING					
Euro-Med Lab. Phil. Inc.	3	3	3	3	11,000
Mabuhay Vinyl Corp.	0.95	0.95	0.95	0.95	20,000
HOTEL, RECREATION & OTHER SERVICES					
Belle Corp.	0.56	0.56	0.55	0.55	2,240,000
Manila Jockey Club	12	12	12	12	9,800
Mondragon Intl Phils Inc.	0.18	0.18	0.18	0.18	200,000
Premiere Ent. Prod. Inc.	0.3	0.3	0.3	0.3	100,000
BONDS, PREFERRED & WARRANTS					
ABS-CBN Hldgs. Corp. (Pdr)	26	26	26	26	322,000
PLDT (10% Pref) Series O	10.5	10.5	10.5	10.5	100
PLDT (10% Pref) Series T	10.5	10.5	10.5	10.5	2,300
PLDT (10% Pref.) Series U	10.5	10.5	10.5	10.5	1,400
PLDT (10% Pref) Series X	10.5	10.5	10.5	10.5	500
PLDT 10% Pref Series Aa	10.5	10.5	10.5	10.5	2,100
PLDT 10% Pref Series Bb	10.5	10.5	10.5	10.5	1,300
PROPERTY					
Ayala Land Inc.	6.2	6.2	5.9	6	2,787,000
C & P Homes Inc.	0.175	0.175	0.175	0.175	590,000
Cyber Bay Corp.	0.135	0.145	0.12	0.12	3,940,000
Empire East Land Inc.	0.24	0.24	0.235	0.235	4,910,000
Filinvest Land Inc.	1.08	1.1	1.06	1.06	7,354,000
Robinsons Land Corp.	1.8	1.8	1.8	1.8	22,000
SM Development Corp.	1.08	1.08	1.08	1.08	438,000
SM Prime Holdings Inc.	6.3	6.5	6.2	6.3	24,062,000
MINING					
Lepanto Cons Mng. Co. A	0.235	0.235	0.23	0.23	4,650,000
Lepanto Cons. Mng. Co B	0.33	0.33	0.33	0.33	14,070,000
Manila Mining Corp. A	0.008	0.008	0.008	0.008	5,000,000
Manila Mining Corp. B	0.008	0.008	0.008	0.008	70,000,000
Polar Mines & Dev't Corp.	0.017	0.017	0.017	0.017	1,000,000
Philex Mining Corp. A	0.32	0.34	0.32	0.32	1,130,000
Philex Mining Corp. B	0.35	0.37	0.35	0.35	120,000
United Paragon Mining Co.	0.0725	0.0725	0.0725	0.0725	100,000
OIL					
Oriental Pet. & Min. A	0.0032	0.0032	0.003	0.003	16,000,000
Oriental Pet. & Min. B	0.0032	0.0032	0.0032	0.0032	31,000,000
The Philodrill Corp. A	0.18	0.18	0.18	0.18	30,000
Sinophil Corp.	0.02	0.02	0.02	0.02	2,000,000

	SHARES	VALUE(P)
Bank & Fin Svc	1,804,160	45,379,220.00
Comm'l & Ind'l	58,183,420	354,010,580.00
PRO	44,103,000	179,467,600.00
Mining	96,070,000	6,771,500.00
OIL	49,030,000	194,600.00
GRAND TOTALS :	249,190,580	585,823,500.00
AVERAGES		
Bank & Fin Svc	425.05	DOWN 8.68
Comm'l & Ind'l	2,006.70	DOWN 20.84
PRO	561.05	DOWN 12.58
Mining	1,660.15	UP 23.10
OIL	1.35	DOWN 0.03
SME	100.00	UNCH 0.00
All Shares Index	835.16	UP 1.34
Composite	1,343.88	DOWN 19.65

NO. OF ADVANCES: 10; NO. OF DECLINES: 37; NO. OF UNCHANGED: 49; NO. OF TRADED ISSUES: 96; NO. OF TRADES: 1,818

DISCLOSURES

FORUM Pacific Inc. will hold its annual stockholders' meeting on Dec. 12, 9 a.m. at the Makati Sports Club. Stockholders of record as of Nov. 21 will be entitled to notice of and to vote at the meeting.

***

MABUHAY Vinyl Corp. will extend a loan in the amount of P100 million with interest based on current market rate plus one percent to one of its shareholders, Metro Alliance Holdings & Equities Corp., which pledged its 100 million shares in Mabuhay as security for the loan.

***

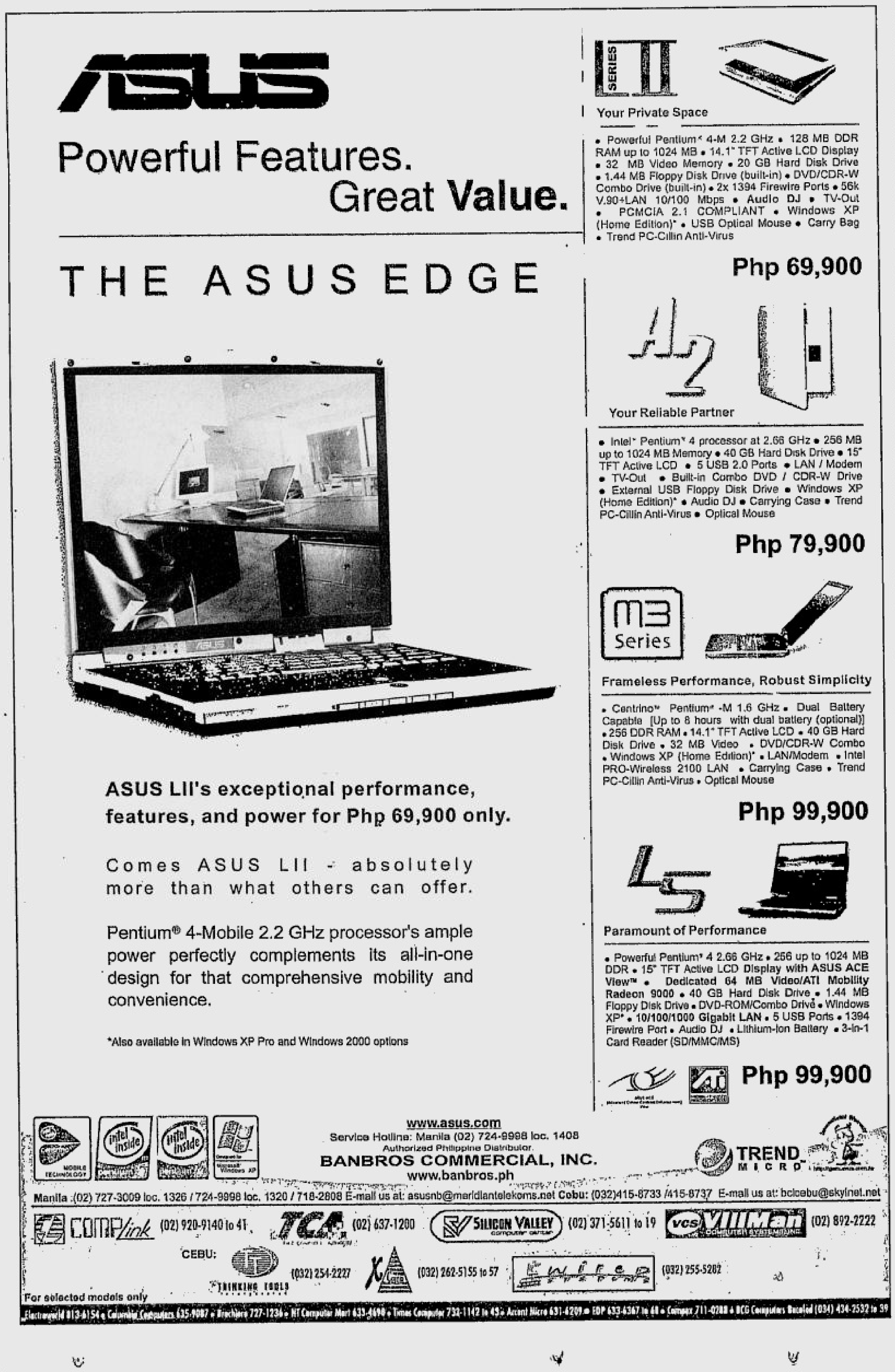
THE SECURITIES and Exchange Commission approved the change in **South China Resources Inc.**'s primary purpose from "oil and exploration" to a "holding company."

***

ELECTED directors of **Easycall Communications Philippines Inc.** were J. Roberto Delgado, Modesto Cervantes, Socorro Niro, Marco Delgado, Loh Kai Keong, Carlos Dominguez, Jonathan Cervantes, Rafael Garcia III and Aloysius Colayco. ***Compiled by Maricar D. Tolosa, PDI Research***

CURRENCIES

November 13, 2003 Country	Unit	Euro Equivalent	Dollar Equivalent	Peso Equivalent
United States	Dollar	0.859180342	1.000000	55.269000
Japan	Yen	0.007897	0.009191	0.508000
United Kingdom	Pound	1.438268	1.674000	92.520300
Hongkong	Dollar	0.110685	0.128826	7.120100
Switzerland	Franc	0.6361	0.740357	40.918800
Canada	Dollar	0.659285	0.767342	42.410200
Singapore	Dollar	0.496435	0.577801	31.934500
Australia	Dollar	0.616386	0.717412	39.650600
Bahrain	Dinar*	2.279114	2.652661	146.609900
Saudi Arabia	Rial	0.229109	0.266660	14.738000
Brunei	Dollar	0.495005	0.576136	31.842500
Indonesia	Rupiah	0.000101	0.000118	0.006500
Thailand	Baht	0.021506	0.025031	1.383400
UAE	Dirham	0.233937	0.272279	15.048600
Euro	Euro	1	1.163900	64.327600
Argentina	Peso	0.301467	0.350877	19.392600
Brazil	REAL	0.295353	0.343761	18.999300
Denmark	Kroner	0.134542	0.156593	8.654700
India	Rupee	0.018958	0.022065	1.219500
Malaysia	Ringgit	0.22613	0.263193	14.546400
Mexico	New Peso	0.07732	0.089993	4.973800
New Zealand	Dollar	0.538266	0.626488	34.625400
Norway	Kroner	0.122117	0.142132	7.855500
Pakistan	Rupee	0.014966	0.017419	0.962700
South Africa	Rand	0.125427	0.145985	8.068400
Korea	Won	0.000733	0.000853	0.047100
Sweden	Kroner	0.11159	0.129880	7.178300
Syria	Pound	0.020457	0.023810	1.316000
Taiwan	Nt Dollar	0.025345	0.029499	1.630400
Venezuela	Bolivar	0.000539	0.000627	0.034700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Understanding globalization

COMMENTARY

By Ernesto M. Ordoñez

THREE years ago, the head of a major multinational agribusiness corporation said something that startled me: "I pity the Filipino small farmer. He doesn't understand what globalization is, and how badly it can affect him if he is not prepared. What's worse, the government understands even less."

The Fair Trade Alliance (FTA) recently came out with a position showing how much our agricultural development had deteriorated. It cited the Gross Value Added (GVA) growth rates of agriculture over four decades: 1960-70, 4.2 percent; 1970-1980, 3.9 percent; 1980-90, 1.0 percent, and 1990-2000, 1.6 percent.

The FTA gave some of the reasons why our agriculture sector slowed down significantly in the last two decades, with globalization as a key issue.

Background

In the 1980s, agriculture suffered severe government neglect, as was evidenced by the collapse or deterioration of our agricultural and rural infrastructure.

In the 1990s, our government implemented the rapid liberalization of the agricultural sector. This was done without providing the mechanisms necessary to allow this sector to compete globally. These include irrigation, infrastructure, credit, technology transfer and marketing arrangements.

In addition, our agricultural trade was liberalized much faster than what was required. We bound several of our agricultural products at WTO rates higher than other countries. We committed to tariff reductions much lower than the mandated WTO bound rates. We submitted a very short list of agricultural products exempted from tariff reductions in the Asean Free Trade Agreement - Common Effective Preferential Tariffs (Afta-Cept).

This list was ironically even shorter than those of other countries who were giving much more support to their agriculture, and therefore needed fewer exemptions.

Two examples

The danger to our agriculture and our farmers posed by too rapid liberalization in the context of globalization is illustrated through the examples of onions and carrots.

In 2001, onions arrived from China at P12 a kilo. The break-even price for our locally produced onions was P20 a kilo. Fortunately for our farmers, the imported onions were found defective.

These onions were therefore subjected to phytosanitary tests. During this period, no further import permits for onions were issued to safeguard consumer health. Were it not for this, our onion industry that year would have been wiped out.

In 2002, our onion industry was once again threatened by the Chinese onions. It was saved through another mechanism. Using WTO rules, the DA established a trigger price which would require additional tariffs so that the imported onions would have to sell at this price. At the P60 a kilo trigger price, this threat was removed.

According to WTO rules, a trigger price is based on the market price for that product in 1987. As you can surmise, prices for most products have gone up significantly since then. But this was not so for onions.

It is one of the very few exceptions in the long list of agricultural products with trigger prices. So while onions can use this trigger price mechanism for protection, most other products cannot.

Another example is carrots. In 2002, carrots from China arrived at P4 a kilo. This is far below the domestic breakeven price of P12 a kilo.

When the carrots from China arrived, the Cordillera farmers could not sell their carrots. This resulted in much hunger and hardship. It was found out later that these carrots were smuggled, since carrots from China had not passed our phytosanitary requirements.

A successful anti-smuggling drive with active farmer involvement prevented these carrots from competing with local carrots. The livelihood of our carrot farmers was therefore saved.

But what will happen when carrots from China pass our phytosanitary requirements and enter Philippine shores? Without the appropriate support mechanisms such as credit, infrastructure, and technology transfer, our farmers will go hungry again.

Need for policy

Cases such as the onion and carrot examples will happen more frequently as globalization and trade liberalization increasingly affect our farmers. We were fortunate with onions and carrots. We may not be so lucky the next time.

It is imperative to have an integrated sound agricultural policy to address these problems on a systematic and systemic way, rather than on a haphazard case-to-case basis.

Unfortunately, this is not happening. Assistant Secretary Segfredo Serrano and his policy group at the Department of Agriculture (DA) have done excellent work in this area. But with the absurdly limited resources given to them, they simply cannot do what is required.

Compare us to Thailand. While Thailand has 15 people in Geneva doing international trade policy work, the Philippines has only two. While Thailand has more than 100 technical specialists working on related aspects of agricultural policy, we have only five.

We do not even have to look far. Compare the DA with our very own Department of Trade and Industry (DTI). DTI has a Director for Policy Research and a Director for Planning. DA has neither approved for its plantilla.

DA has been asking for these resources and these positions for a few years now, but has gotten very little support. Are Filipino farmers less important than Thai farmers, or less important than Filipino industrialists?

Conclusion

Perhaps the multinational chief executive I referred to earlier was correct. Neither the farmers nor the government know enough about globalization's impact on us. It is time to set things right.

Congress and the Executive branch should work with our private sector in giving the DA the support it needs to formulate an effective agricultural policy to address globalization. Or else we will all be the victims of an economic disaster simply because we refuse to understand.

(The author is chair of Agriwatch, a private sector initiative; former Undersecretary of DA and DTI, and former Chair/Cabinet Secretary for Presidential Flagship Programs and Projects. For inquiries or suggestions, e-mail agriwatchphil@yahoo.com or telefax 02-8516635.)

Napocor to bid out supply contracts worth ₱9.77B

By Ronnel W. Domingo

THE STATE-RUN National Power Corp. will bid out in December fuel supply contracts for its oil-based power plants and barges worth about P9.77 billion.

The supply contracts for 2004 call for the supply and delivery of 73,513 kiloliters of diesel to 28 plants and barges all over the country.

The contracts also call for the supply of 721,613 kiloliters of industrial fuel oil (IFO) to 21 power plants and barges.

Napocor's budget for diesel was pegged at P1.16 billion and P8.61 billion for IFO.

Eligible to bid are manufacturers, suppliers and distributors that are at least 60 percent Filipino-owned, cooperatives registered with the Cooperative Development Authority or a foreign fuel-maker or supplier whose government allows Filipinos to take part in public biddings.

In a notice to suppliers, Napocor said prospective bidders must have a net financial contracting capacity that is at least equal to worth of the contract it was bidding for, or present a commitment from a bank to a credit line.

A pre-bid conference is scheduled on Nov. 25 at the Napocor headquarters in Quezon City.

A mock electronic bidding would also be held on Dec. 10 before the actual bidding for diesel contracts on Dec. 11 and for IFO contracts on Dec.12.

Last Wednesday, Petron Corp. offered the only bids for two contracts worth a combined P1.2 billion.

A Napocor official said Pilipinas Shell Petroleum Corp. and Subic Bay Distribution Inc., which were qualified to offer a tender, withdrew from the bidding.

The two contracts up for grabs cover the additional industrial fuel oil (IFO) needed to run the 620-megawatt combined cycle power plant in Limay Bataan and the 108-MW Subic plant in Zambales.

The Bataan contract calls for the supply and delivery of 91,547 kiloliters of IFO while the Subic contract provides for 12,535 kiloliters.

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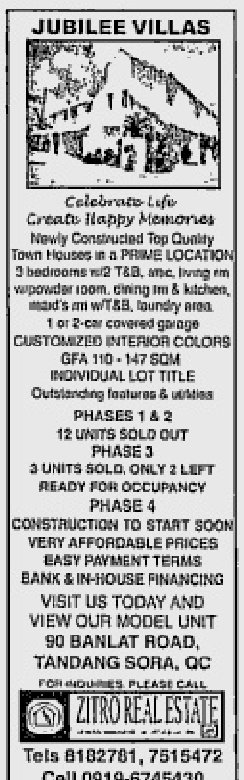

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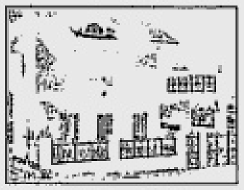

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(PDI - Nov. 14, 21 & 28, 2003)

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Baguio electronics exports stabilizing

BAGUIO CITY—Semiconductor and electronics exports from Baguio City Economic Zone (BCEZ) reached $997.8 million in October, up from $701.64 million in the same month last year, the Philippine Economic Zone Authority (Peza) said.

Modesto Agyao, Peza Baguio deputy administrator, said the October performance reestablished BCEZ dominance in the export field, largely due to Texas Instruments Philippines Inc. (Tipi).

BCEZ dropped to No. 2 among the country's top export earners in 2002, in part because of the decline in semiconductor exports during the period.

Agyao said Tipi had introduced new lines this year, which generated its own steady demand. "It's likely that BCEZ will ride along with good returns towards 2004 because of the new product lines," he said.

However, another electronics firm in the zone, Infocell, had ended its contract here and was moving to the Subic Bay Freeport Zone next year, Agyao said.

The two Baguio electronics firms earned $787.6 million between January and March, but suffered a substantial drop in revenue between April and July with only $497.3 million. *Vincent Cabreza, PDI Northern Luzon Bureau*

Row over Clark's power supply ends; new players coming in

CLARK SPECIAL ECONOMIC ZONE—Officials of the Clark Development Corp. recently allowed investors to interconnect with another power distributor, ending the row over the "unreliable" power supply at the 4,400-hectare industrial and commercial zone.

Blackouts and power surges since October have resulted in millions of pesos in production losses for Clark locators.

Victor Jose Luciano, CDC executive vice president, said the CDC agreed to let the Angeles Electric Corp. serve the locators outside its franchise area to stabilize power services at the zone.

The CDC made the move six months after the Clark Investors and Locators Association (Cila) again appealed to Clark Electric Distribution Corp., the joint venture of the state agency and the Manila Electric Co.-owned Meiscor, to upgrade its services.

Cila said in a Nov. 10 letter that its members had suffered "catastrophic losses" due to the unstable power supply.

Dennis Anthony Uy, Cila vice chair and president of the ComClark Network and Technology Corp., criticized Meiscor for not rehabilitating the power distribution system that the United States military had built more than five decades ago despite claims it had infused P200 million into the venture.

Meiscor, Uy said, had failed to repair Clark's major charger that regulates electric supply coming in from the National Power Corp. grid in Mexico, Pampanga.

"The very viability of several locators has been jeopardized," Uy told President Macapagal-Arroyo in a Nov. 9 letter.

Uy said the routers, hardware and software of ComClark had been damaged, forcing the firm to refund its clients in Clark, Metro Manila, Davao and Cebu.

Luciano added that CyberCity, one of Clark's biggest locators, reported losses averaging $3,500 for every minute of power interruption.

Rufo Colayco, Bases Conversion Development Authority president, said Meiscor had "not done much" since it took over the distribution system in this former base.

Luciano told the INQUIRER that the CDC was distancing itself from the joint venture due to "conflict of interest."

He added that the CDC was allowing the private sector to operate the utilities in Clark.

Efforts to terminate the joint venture began last year, he said, adding that the CDC was now assessing the investments poured in by Meiscor.

Talks with independent power producer Mirant have also started, Luciano said, adding that the firm has offered stable but cheaper electricity from the Sual power plant in Pangasinan.

Tonette Orejas, PDI Central Luzon Desk

China, RP join forces to look for oil

BEIJING—A Chinese and a Philippine oil company have agreed to jointly look for oil and gas in the South China Sea after a recent Chinese proposal to reduce tensions in the area, state media said Thursday.

The China National Offshore Oil Corp. (CNOOC) and the Philippines National Oil Co. will set up a committee that is to select parts of the sea where exploration may be carried out, the China Daily reported.

The two companies have also agreed on a program to "review, assess and evaluate relevant geological, geophysical and other technical data available to determine the oil and gas potential in the area."

The South China Sea has been the object of low-intensity but prolonged rivalry in recent years as adjacent countries believe it might hold large energy reserves, although that has never been proven.

Brunei, Malaysia, the Philippines and Vietnam, as well as China and Taiwan claim the Spratly Islands, a potentially oil-rich archipelago in the South China Sea.

Tensions, however, have been on the decline, arguably reflecting renewed efforts by China to be on friendly terms with its neighbors.

When China's second-ranking leader Wu Bangguo visited the Philippines in late August, he proposed joint oil exploration and development in the area in a gesture seen as helpful in easing tensions in a potential flashpoint.

The Association of Southeast Asian Nations last year signed a treaty with China aimed at preventing an escalation of tensions over the Spratlys. *AFP*

Hog raisers seek protection from imports

LIPA CITY—The Agricultural Sector Alliance of the Philippines (Asap) has asked the Senate to immediately pass a bill that could put a stop to the importation of beef from countries that are not free from foot and mouth disease.

"If Senate Bill 1004 can be approved, it can help the 3.8 million Filipinos who are directly dependent on the swine industry," Asap chair Nicanor Briones said.

"The continued decline of the backyard hog raising business, which accounts for 77 percent of the total hog raisers, is already an indication of an unstable food security. And that is due to the massive meat importation," he added.

Briones, who also chairs Limcoma, a multipurpose cooperative in Lipa, said their studies revealed that as much as 50 million kilos of carabeef come in from India every year. Most of the importers who use the carabeef are the meat processors who manufacture hotdogs and corned beef.

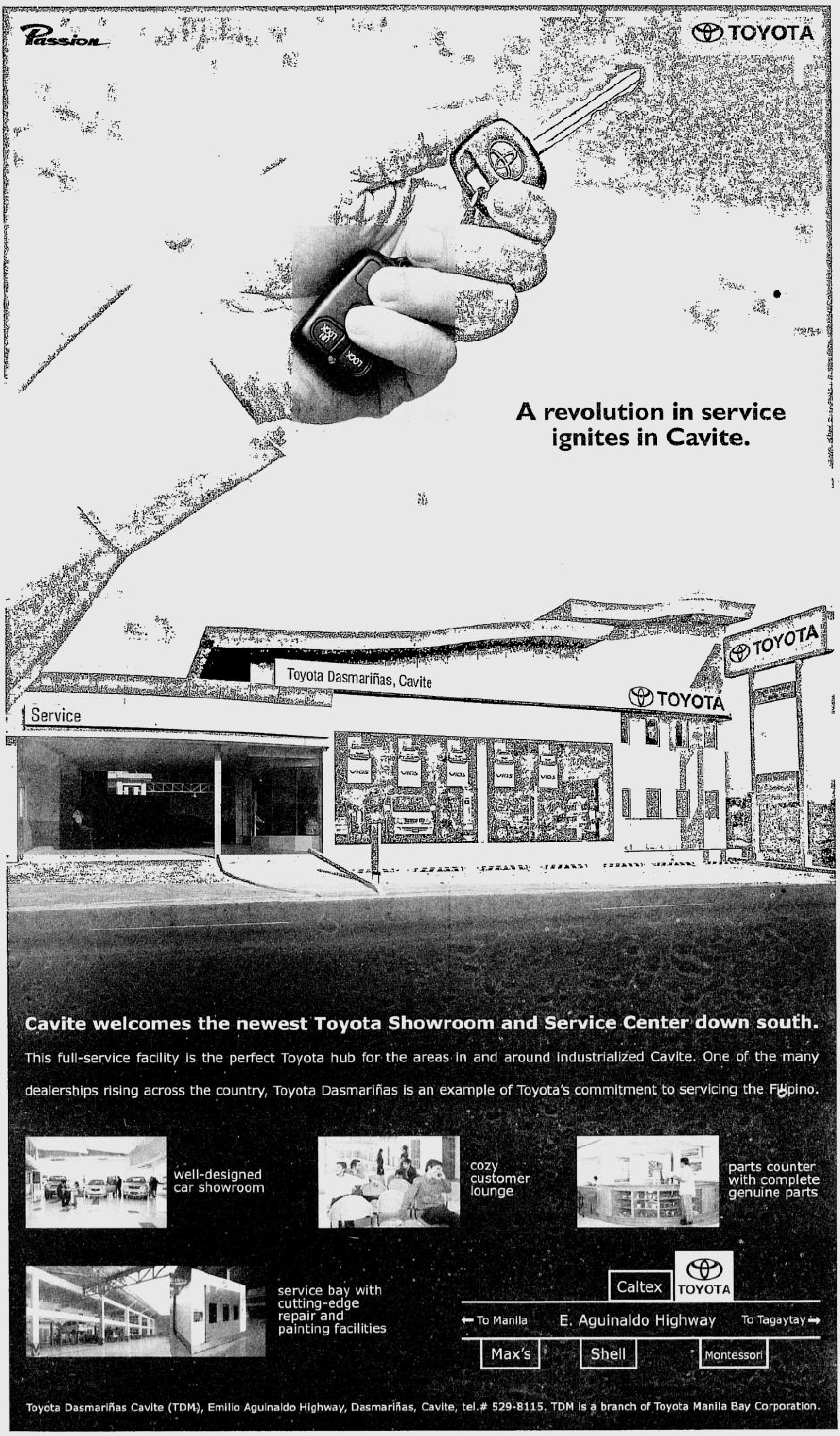
"Carabeef, which is passed off as carabao beef is not really from carabao, but from the buffalos of India," Briones said, "so it is really buffalo beef. But it doesn't say so in the in labels and advertisements of those products."

What is worse, Briones said, is that India is not free from foot and mouth disease.

The buffalo meat imported from India, which is also sold by meat importers to meat traders, is passed off as beef in the local wet market, restaurants, and canteens at a lower price and competes with local pork.

"In wet markets, when people see the price of pork at P100 to P120 per kilo and then see the carabeef, which costs only P80 per kilo, they would normally prefer to buy what they think is beef," Briones said, "not knowing what they bought was imported buffalo meat from India."

Unable to compete with the meat imports from countries whose agricultural sector is supported and protected by their governments, the Philippine's swine industry was further hit by the FMD-contaminated imported meat and rising cost of feeds. *Mei Magsino, PDI Southern Luzon Bureau*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A revolution in service ignites in Cavite.

Cavite welcomes the newest Toyota Showroom and Service Center down south.

This full-service facility is the perfect Toyota hub for the areas in and around industrialized Cavite. One of the many dealerships rising across the country, Toyota Dasmariñas is an example of Toyota's commitment to servicing the Filipino.

Toyota Dasmariñas Cavite (TDM), Emilio Aguinaldo Highway, Dasmariñas, Cavite, tel.# 529-8115. TDM is a branch of Toyota Manila Bay Corporation.

People, Events & Products

E-mail: pr_pep@inquirer.com.ph
aespinosa@inquirer.com.ph

Editor **Aries Espinosa**

3 Maybank branches opened

MAYBANK, Malaysia's largest bank and one of the best banks in Asia, recently opened three new branches in key business districts in Metro Manila.

Located at the ground floor of the Greenhills Mansion along Annapolis Street is Maybank Greenhills branch. A stone's throw away from Greenhills Shopping Center, the branch is also accessible from Edsa.

Right in the heart of Tomas Morato in Quezon City lies another Maybank branch. Situated along the city's famous restaurant row, Maybank Tomas Morato can be found at the ground floor of the MJB Building, just across the much-frequented Alfredo's Steak House.

Poised to offer Priority Banking before the year closes is Maybank Ayala Alabang branch. Ready to cater to the needs of its upscale clientele, the branch is located at the ground floor of the Mapfre Asian Corporate Center along Acacia Avenue in Madrigal Business Park.

True to its mission to provide convenient banking to its clientele, Maybank is also undertaking branch relocations-the most recent of which is the relocation of Maybank Bacolod branch to its new home at the corner of Hilado and Narra Streets, Bacolod City.

Maybank in the Philippines has a network of 47 branches strategically located all over the country. It is backed by over $42 billion in group assets and has established presence in key financial centers worldwide, including New York and London. Recently, it was included in the Financial Times 500, an annual ranking of the world's largest companies in terms of market capital and published by the Financial Times newspaper. Maybank was also cited by Euromoney as one of Asia's best companies in 2003 (banking and finance), and also by the Kuala Lumpur Stock Exchange (KLSE) for excellence in corporate governance standards and practices.

POGS APPOINTS WESTIN AS OFFICIAL HOTEL

The Westin Philippine Plaza is the official hotel of the 57th Anniversary Celebration and Annual Convention of the Philippine Obstetrical and Gynecological Society (POGS) from Nov. 10 to 15. Some of the 3,000 delegates will have the Westin as their home for the duration of the convention at the Philippine International Convention Center. Shown are the board of directors formalizing the agreement with (seated, from left) Dr. Benjamin Cuenca, POGS chair on sub-committee on arrangements, Jun Catangay, the Westin's assistant director for catering and conventions, and Dr. Lyra Ruth Clemente-Chua, POGS president. Standing, from left, are Dr. Rosendo Roque, POGS secretariat, Ria Gatus-Galvez, the Westin's sales manager, and Dr. Susan Nagtalon, POGS convention secretary.

JUNIOR INQUIRER INVADES WOODROSE

Last Nov. 7, the Junior Inquirer staff trooped to Woodrose to launch the first ever Junior Inquirer Inter-School Writing Competition and Annual Awards. Shown are the 7th graders posing with Guyito, Junior Inquirer's official mascot.

TGIFriday's puts the food and fun in kiddie parties

TWO things should always be considered when organizing a kiddie party-food and fun. And no other restaurant knows this better than TGIFriday's, the metro's best stop for delicious treats served in a lively and dynamic dining atmosphere.

Friday's, which has a special menu for kids, offers party packages that have these elements thrown in at great prices and great deals.

From P5,000 up, kids can enjoy Friday's kiddie meals that include balloons, invitation cards, party hats, lootbag with goodies, name tags and party banners. Other party activities such as party hosting with clown, entertainment, face painting, bubble show, kids salon and theme mascot are available at minimum charges. All party packages are good for 30 kids.

TGIriday's branches are located at Glorietta 3 (752-7685, 892-8910), Robinsons Place Manila (526-5334, 526-5369), Hotel Rembrandt in Quezon City (372-8539, 372-8497), Alabang Town Center (842-9355, 842-9372), and The Brickwood at Sta. Lucia (682-7047).

Davide at UPLAA homecoming

THE UP Law Alumni Association (UPLAA) and the UP Law Class of 1978 are calling on all UP Law alumni to attend the annual homecoming on Nov. 21, Friday, 6:30 p.m. at the Rizal Ballroom of the Makati Shangri-la Hotel. The keynote speaker is Chief Justice Hilario Davide.

Celebrating its Silver Jubilee this year, the UP Law Class of 1978 is embarking on several projects in support of its alma mater. As its contribution to the building and facilities improvement program launched by the UP College of Law, it renovated a classroom on the third floor of Malcolm Hall, including the ceiling and window panes of the adjoining area.

On Oct 1, UP president Francisco Nemenzo, UP Law Dean Raul Pangalangan and UP chancellor Emerlinda Roman graced the inauguration and blessing of the UP Law Class of 1978 classroom.

In addition to the renovation of classrooms, the group will likewise sponsor a forum on "Alternative Careers in Law" on Nov. 14 at the Malcolm Hall. At the same time, members of the class of 1978 donated seed money for a Silver Jubilee Scholarship Fund, which succeeding silver jubilarians will be encouraged to augment and perpetuate. Donations to Manila street children will also be given.

All members of the UP Law Class of 1978 are also invited to join the 2003 UP Alumni Association Invitational Golf Tournament to be held on Tuesday, Nov. 18 at the Wack Wack Golf and Country Club. Tee off time is from 8 to 11 a.m. For ticket sales and other inquiries about the homecoming, call Zandra at 812-8191 or Grace at 830-8015.

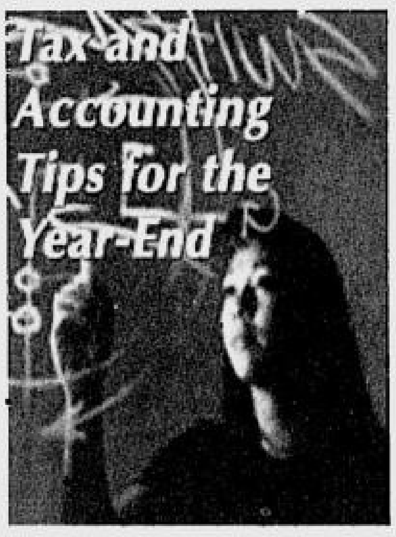
DIMSUM 'N DUMPLINGS WINS AWARD

Dimsum 'n Dumplings (D'nD), the country's fastest growing dimsum chain, has recently won the 2003 Outstanding Chinese Fastfood Chain Award given by the Consumers Union of the Philippines (CUP) during the 14th Annual National Cosnumers Awards held at the Westin Philippine Plaza Hotel. Shown during the awarding are (from left) CUP president and overall chair Quirino A. Marquinez, Prime Pacific Corp's vice president Sandee Siytangco-Masigan and TV host/actress Janice de Belen, D'nD's brand endorser. D'nD was among the top four Chinese fastfood chains chosen by consumers nationwide. D'nD bagged the award based on superior quality products at affordable prices and excellent customer service. Prime Pacific Corp is the company holder of D'nD. For franchise inquiries, call 721-9695 to 98 or e-mail jodeearroyo@pacific.net.ph.

BAR TOUR'S 2ND WAVE

The 2003 Mild Seven Slipstream Bar Tour resumed in Metro Manila and Metro Cebu recently after a brief respite. With the second season of the popular bar tour kicking off recently, more and more top nightspots joined in the Formula One fun. The latest to join the Mild Seven roster of Metro Manila bars are National Sports Grill and The Craic. Both boast of wide screens to allow bar patrons to fully enjoy the on-screen action. The second wave of the Mild Seven Slipstream bar tour features the gorgeous Mild Seven Pit Babes, as shown, offering customers a chance to join the Slipstream raffle, which will send 8 lucky patrons to Malaysia for the 2004 Malaysian Grand Prix.

The year is about to end. It is important that you are able to put in place all the tax and accounting requirements to maximize tax savings, avoid penalties for noncompliance of accounting and tax rules, and to minimize the risk of unanticipated financial reporting outcomes.



Organized by

Knowledge Institute and **SyCip Gorres Velayo & Co. (SGV & Co)** presents it's latest seminar on "Tax and Accounting Tips for the Year-end".

The topics and speakers for the seminars are:

TAX COMPLIANCE REQUIREMENTS FOR YEAR-END
by **Atty. Antonio P. Bonilla**
Tax Senior Associate, SGV & Co.

TAX PLANNING CONSIDERATIONS FOR YEAR-END
by **Mr. Joel L. Tan-Torres**
Tax Partner, SGV & Co.

IMPACT ON YEAR-END FINANCIAL STATEMENTS OF NEW SFAS
by **Mr. Gemilo J. San Pedro**
Audit Partner, SGV & Co.

8:00 am - 12 nn
5 December 2003
Skytop
InterContinental Hotels Manila
Ayala Ave., Makati City

Know the latest developments from the Bureau of Internal Revenue (BIR), as well as the various reports (and the respective revised formats) that you have to furnish the BIR before the year-end or at the beginning of next year. Also, learn of the available tax planning options that can save you money if you do these before year-end.

On the accounting side, the Accounting Standards Council has issued additional and new Statements of Financial Accounting Standards (SFAS) that took effect this year. More SFAS are expected next year. These SFAS will change the way the information in your financial statements are prepared and presented.

Registration Form
Tax and Accounting Tips for the Year-end
December 5, 2003
Fax to: 891-0429; 819-0872

Name______________________________

Position______________________________

Company____________________TIN__________

Telephone__________Fax__________E-mail__________

Signature____________________

Registration Fee: PhP6,600.00, inclusive of VAT

For inquiries, please contact Ms. Babes Capul at 894-8159 or log on to **www.sgv.com.ph**

GIVE LIFE ON CHRISTMAS DAY

On Sunday, Nov. 16, the Rotary Club of Makati will have its annual Christmas Bazaar at the Hotel Inter-Continental Ballroom. On its 16th year run, this bazaar has earned for itself a reputation for being the best, most attended event in Manila. From 9 a.m. to 6 p.m., you will have more than enough time to shop for Christmas decors, antiques, jewelry, children's clothes, men's and ladies' RTWs, linens and much more. The proceeds from the Christmas Bazaar will help fund medical missions to the PGH, the Save the Eye Outreach Program, computer training for out-of-school youth, the Books Across the Sea program, the reforestation of the La Mesa Watershed, and initiate a community development project for families in shanties near the Naia terminal. The Christmas Bazaar is organized by the Rotary Anns. Members shown (seated, from left) are jojo Borromeo, Bettina Benitez (chair), and Yvonne Kuan. Standing, front row, from left, are Evelyn Galve, Menchit Ordoveza, Lil Dominguez, Et Librea, Marilou Alejandro, Chit Marty, Mimi Valerio, and Mariza del Rosario. Standing, back row, from left, are J'net Zulueta, Milette Carlos, Terry Tambunting, Lorraine Feliciano, Jean Chavez and Joey Roque.

ProductFiles

Read those labels carefully!

IN THIS day and age, when prices are going up, it pays to read the labels of the things you buy carefully.

Here's a quick tip on reading food labels. Calorie-free actually means less than 5 calories. Low-calorie means 40 calories or less. Sugar-free means less than half a gram of sugar, light or "lite" means 1/3 fewer calories or 50 percent less fat compared to the reference food. Cholesterol-free means less than 2 mg cholesterol and 2 grams or less saturated fat; high fiber means 5 grams or more fiber. Reduced fat doesn't mean a product is free of all fat but instead means 25 percent less fat when compared with the reference food.

Now, when it comes to buying tissue paper, look at the ply and the number of sheets. For facial and bathroom tissue, there's one ply, two ply and three ply. There are 200 sheets, 250 sheets, 300 sheets. Some tissue papers multiply the number of sheets by the ply. Some don't. Other toilet papers have a cardboard core with a very wide diameter to make them look thicker than they actually are. So take a close look at the stuff you buy. Some tissue papers are made of 100-percent virgin pulp and are chlorine-free. Others use recycled paper, which are bleached and made white by artificial whiteners. Read those labels. Sometimes, you'll be pleasantly surprised. Some toilet papers, like Sanicare, are made of 100-percent virgin pulp and are actually less expensive than those that come from recycled paper.

Sanicare
Sanicare

Tissue paper that says 100-percent virgin pulp is definitely unrecycled. Labels that don't talk about virgin pulp is most likely made from recycled paper.

Cement duty removal worries local makers

By Michelle V. Remo

FAIR Trade Alliance, a network of various local industries, has asked the Department of Trade and Industry not to withdraw the safeguard measure protecting local cement from cheap imports.

Trade and Industry Secretary Manuel Roxas II earlier said the government might be forced to remove the P20.60 per-kilogram-bag additional duty imposed on imported cement since June this year. This, he said, was because of the perceived abuse of the protection by certain quarters as shown by the rise in cement prices.

FTA lead convenor Sen. Wigberto Tañada, in a letter addressed to Roxas, asked the trade chief to keep the duty as its withdrawal could result in a surge in imports to the detriment of the local industry.

He noted that the region had about 200 million tons in excess capacity of cement, forcing some countries to establish protective measures for their own local industries.

He added that other countries in Asia—such as Japan, Taiwan, South Korea and Malaysia—had imposed high tariffs and non-tariff barriers on their cement imports, making their markets inaccessible to Philippine cement.

Tañada recalled the country's experience of having to depend on high-priced imported steel products after the collapse of the local steel industry. He said the protective measure for the local cement industry is necessary to prevent the cement industry from suffering the same fate of the steel industry.

Flour millers to pay 10% VAT in advance

THE DEPARTMENT of Finance yesterday said it would issue next week two regulations that would curb, if not stop, the smuggling of wheat.

One of the new regulations will provide for the advance collection of the 10-percent value-added tax from flour millers. This should give the government additional revenue of at least P1 billion yearly.

Finance Undersecretary Gracia Tan said the DOF was still fine-tuning this policy.

The proposal to collect advanced VAT came from the flour-milling industry itself, according to the finance official. Among the biggest members of the industry are San Miguel Corp. and RFM Corp.

When the Bureau of Internal Revenue imposed an advanced VAT on refined sugar, it met stiff opposition from the industry.

Finance officials believed that accelerating the collection of VAT would allow the government to weed out technical smuggling of wheat. *Clarissa S. Batino*

CA intervenes in SEC-BCC row

By Doris C. Dumlao

THE COURT of Appeals has intervened in the conflict between the Securities and Exchange Commission and Baguio Country Club Corp. over the holding of the latter's stockholders meeting by ordering both parties to maintain status quo.

In a ruling issued on Nov. 10, the appellate court's 15th division ordered the parties to "refrain from taking actions that could further exacerbate the situation," until the question of jurisdiction was resolved by the court.

The SEC Commission En Banc ordered BCC last Nov. 5 to cancel its stockholders meeting slated for Nov. 6 because "a quorum might not be present." BCC, however, still called the meeting to order after generating sufficient quorum and approved amendments to the company's articles of incorporation.

BCC, through legal counsel Roco Kapunan Migallos Perez & Luna, had complained to the CA that it was being singled out by the SEC since the ordinary procedure to obtain approval for amendments to articles of incorporation involved only pre-clearing, filing of all the necessary supporting documents and payment of the appropriate fees.

The counsel accused the SEC of "advocating" and "lawyering" for private respondents Ramon and Erlinda Ilusorio.

The court's ruling prevents the SEC from declaring BCC in contempt for violating its order to cancel the stockholders meeting.

A separate case on the issue of BCC ownership is pending with the courts.

UBS AG putting up office in RP

ZURICH-BASED global investment firm UBS AG yesterday said the Securities and Exchange Commission had granted it a license to operate a representative office in the Philippines.

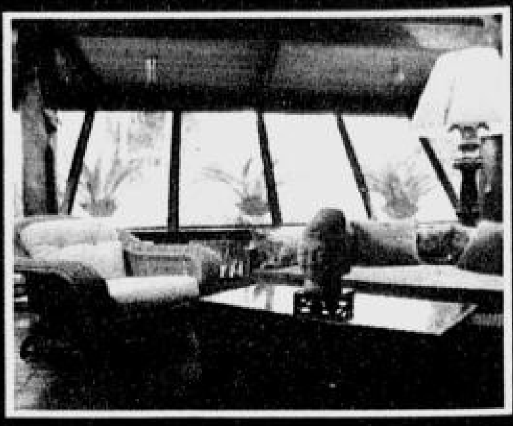
"Applying for a representative office license was the next logical step to build on the momentum we have already generated in this important market. This license is the latest manifestation of UBS' unflagging commitment to the Philippines," Brad Orgil, UBS head of equities in Asia Pacific, said in a statement yesterday.

UBS said the establishment of the representative office was consistent with its strategy of selectively increasing its focus on the markets of South East Asia.

Lauro Baja has been appointed head of the new office. His presence is expected to complement that of Robby Go, head of UBS Securities in the Philippines.

UBS has underwritten various large bond or debt deals for either the Philippine government or local banks. Recently, it underwrote the highly successful $150-million senior notes issue of Banco de Oro Universal Bank and the $200-million subordinated notes issue of Metropolitan Bank & Trust Co. *Ellen R. Torrijos*

cosmopolitan



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intel inside pentium 4

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REPUBLIC OF THE PHILIPPINES
MUNICIPAL TRIAL COURT
BRANCH I
SAN FERNANDO, PAMPANGA

CIVIL CASE NO. 8720

CARWORLD INC.
Plaintiff/s.
– for –
– versus –
PASCUAL GO,
Defendant/s.
SUM OF MONEY
x - x

SUMMONS

TO:

PASCUAL GO – 184-186 Mapan Road
Valenzuela, Metro Manila

GREETINGS:

You are hereby required to file with the Office of the Clerk of Court of the Municipal Trial Court, Branch I, San Fernando, Pampanga, Philippines, not less than sixty (60) days from notice/service of this summons upon you, exclusive of the day of such service your answer to the complaint of the plaintiff/s, a copy of which is hereto attached and herewith served upon you and to serve a copy of said answer, within the same period upon the plaintiff/s: If you fail to answer within the time aforesaid, the plaintiff/s will take judgment against you by default and demand from said Court the relief applied for in said judgment.

WITNESS THE HON. MARIA CONCEPCION YUMANG-PANGAN, Presiding Judge of this Court, this 20th day of October 2003 at San Fernando, Pampanga.

(Sgd.) FRANCISCO C. PAGSANJAN
Clerk of Court I

Respectfully referred to the

____

for immediate service & return.

REPUBLIC OF THE PHILIPPINES
MUNICIPAL TRIAL COURT
THIRD JUDICIAL REGION
BRANCH I
CITY OF SAN FERNANDO, PAMPANGA

CARWORLD, INC.,
Plaintiff,
CIVIL CASE NO. 8720
– versus –
– for –
PASCUAL GO,
Defendant.
"SUM OF MONEY"
x - - - - - - - - - - - - x

COMPLAINT

The plaintiff, by counsel, to this Honorable Court allege:

1. That the plaintiff is a duly organized corporation with business address at Gapan-Olongapo Road, Dolores, City of San Fernando, Pampanga;

2. That defendant is also of legal age and a resident of 184-186 Mapan Road, Valenzuela, Metro Manila, where he may appropriate served with summons and other legal processes of this Court;

3. That defendant is the registered owner of a vehicle described as follows;

Make & Type — Galant VR
Plate No. — UBK - 325

4. That on January 26, 2002 defendant referred the said vehicle for repairs to the service station of the plaintiff;

5. That the vehicle was not actually repaired because after the delivery, the defendant never returned for confirmation of the repair services;

6. That since then up to this time defendant failed to redeem said vehicle, incurring an accumulated storage fee of P168,000.00;

7. That despite demands, the said vehicle remains unclaimed and is still in the possession of the plaintiff;

8. That in order to enforce its claim, plaintiff was constrained to litigate spending the sum of P25,000.00, as attorney's fees.

WHEREFORE, premises considered it is prayed that judgment be rendered as follows ordering the defendant to pay:

1) The sum of P168,000.00 as storage fee as of filing of this complaint;
2) The sum of P25,000.00 as attorney's fee;
3) In case of failure to pay the said sum, to sell the vehicle to satisfy the said amount by way of mechanics lien.

Other reliefs and remedies likewise prayed for.

City of San Fernando, Pampanga, August 22, 2002.

VIRAY RONGCAL BELTRAN YUMUL LAW OFFICE
Counsel for the plaintiff
R - 201 2nd Floor, St. Anthony Drug II
B. Mendoza St., City of San Fernando (P)
by:
ATLEE T. VIRAY
IBP NO. 546191-1.07.02
PTR NO. 4658135-1.07.02
City of San Fernando (P)

VERIFICATION/CERTIFICATION

I, EFREN OLALIA, of legal age, UNDER OATH, do hereby depose and state;

1. That I am the Senior Manager/Branch Head of Carworld, Inc., Marilao Branch of the plaintiff in the above-entitled case;

2. That I have caused the preparation of the foregoing complaint;

3. That I have not commenced any other action involving the same issues before the Supreme Court or any other tribunal or agency;

4. That to the best of my knowledge no such action or proceeding is pending before the Supreme Court or any other tribunal or agency;

5. That if I should learn thereafter that a similar action has been filed or is pending before any tribunal, I undertake to report such fact within five (5) days from knowledge to this Honorable Court;

6. That all material allegations contained in the foregoing complaint are true and correct of my own personal knowledge and belief,

IN WITNESS WEHREOF, I have hereunto set my hand this August 22, 2002 at City of San Fernando, Pampanga.

(Sgd.) EFREN D. OLALIA
Affiant

SUBSCRIBED AND SWORN to before me this August 22, 2002 at City of San Fernando, Pampanga.

(Sgd.) ATLEE T. VIRAY
Notary Public
Until December 31, 2003
PTR No. 4658137-1/07/02
City of San Fernando (P)

Doc. No. 193:
Page No. 39:
Book No. 73:
Series of 2002:

(PDI – Nov. 14, 21 & 28, 2003)

CULTURAL CENTER OF THE PHILIPPINES
wishes to announce its
INVITATION TO BID
on the following:
Lease of Tanghalang Francisco Balagtas
(Folk Arts Theater) Area - (17,717.28 sq.m.) at
the CCP Complex, Roxas Boulevard, Pasay City

Please send a letter of intent to bid, addressed to Mr. Ed Duque, CCP BAC Secretariat, Office of the Vice President, Cultural Center of the Philippines, CCP Complex, Roxas Blvd., Pasay City. Tel. Nos. 832-3680 or Fax No. 832-3683/834-0471. Deadline for submission of letters is on Friday, November 28, 2003, 5:00 p.m.

The CCP reserves the right to reject any or all bids or any part thereof without offering any reason, waive any defects contained therein and accept the offer most advantageous to the government, and the right to confiscate the bid bond and/or pursue appropriate legal action should the winning bidder refuse to accept the award.

Further, the CCP assumes no obligation whatsoever to compensate or indemnify the bidders for any expense or loss that they may incur in participating in the undertaking, nor does it guarantee that an award will be made.

(Sgd.) SID HILDAWA
Chairman, CCPBAC

(PDI - Nov. 14 & 16, 2003)

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Please bring your bio-data with picture, NBI & Police clearance.

Interview schedule: November 18-19, 2003 (9:00 AM - 4 PM)

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Department of Agriculture

Headquarters and Gen Pool
Muñoz, Nueva Ecija, Philippines 3120
Fax 63 (44) 456-0730
Tel 63 (44) 456-0731 to 34
Email dmabasa@mozcom.com
Manila Liaison Office
5/F, DCIEC Bldg., NIA Cmpd., EDSA,
Quezon City, Philippine 0830
Tel/Fax 63(2) 921-3863
63(2) 926-7707
E-mail pccmla@mozcom.com.

November 5, 2003

INVITATION TO APPLY FOR ELIGIBILITY AND TO RE-BID

The **Philippine Carabao Center (PCC)**, an attached agency of the Department of Agriculture is inviting all interested suppliers to apply for eligibility and to bid for the following:

	Packages	Approved Budget
I.	Semen Processing and Artificial Insemination Supplies	P 654,000.00
II.	Veterinary Drugs and Supplies	625,000.00
	Total	P 1,279,000.00

The date of bidding and pre-bidding conference including the eligibility requirements are detailed as follows:

Date of bidding	**December 8, 2003, 10:00 a.m.**
Place of bidding	PCC Liaison Office, 5th Floor, DCIEC Building, NIA Compound, EDSA, Quezon City

A. **Requirements to be submitted on the date of the bidding**

Envelope 1	Eligibility Envelope
Envelope 2	Technical Envelope
Envelope 3	Financial Documents
Envelope 4	Bid Proposal
Pre-bid conference	**November 24, 2003**
Issuance of Instructions to Bidders. Bid Proposal Forms bidding documents	**November 17 to 21, 2003**

B. **Eligibility Requirements:**

B.1 **Legal Documents (Envelope 1)**
- Mayor's Permit Municipal License (Current)
- DTI/SEC Registration (Current)
- BIR, TIN and VAT Registrations
- Statement that the firm is not blacklisted by any government office, agency or corporation

B.2.1 **Technical Documents (Envelope 2)**
- Track record of previous similar transactions/sales delivered and accepted
- Purchase Order related to the items to be procured. The previous sales or contract shall be at least fifty percent (50%) of the approved budget for the item to be bidded
- A valid Bureau of Foods and Drugs registration of the product shall also be submitted

B.2.2 **Financial Documents (Envelope 3)**
- Financial Statement stamped "Received" by the BIR for the immediate preceding calendar or fiscal years duly notarized. The working capital (current assets less current liabilities) of the two (2) audited Financial Statements shall be at least equal to the total amount of the approved agency estimate.

C. **Bid Proposal (Envelope 4)**
- Sealed bids shall be accompanied by a Bid Security equivalent to 2.5% of the total bid price in the form of cash or manager's/cashier's check from a bank or financial institution.

For further information, please call Engr. Eduardo Dalusong, Procurement Officer at telephone numbers (044) 4560-731 to 34 or Mr. Rogel M. dela Cuesta at telephone numbers 926-7707 and 921-3863.

All particulars relative to the Eligibility, Bid Bond, Pre-Bid Conference, Evaluation and Award shall be governed by Republic Act No. 9184 and its implementing rules and regulations.

The PCC reserves the right to reject any or all proposals or waive any defect or required formality therein and to award the contract to the bidder whose proposal is advantageous to the government. PCC assumes no obligation to compensate or indemnify the bidders for any expenses or loss that may be incurred in the preparation of bids, nor does not guarantee that an award will be made.

(Sgd.) LIBERTADO C. CRUZ
Executive Director

(PDI - Nov. 13 & 14, 2003)

Republic of the Philippines
CENTRAL LUZON STATE UNIVERSITY
Science City of Muñoz, Nueva Ecija

INVITATION TO APPLY FOR ELIGIBILITY AND TO BID

The Central Luzon State University (CLSU) invites interested food manufacturers to lease the Food Processing Center (FPC) "AS-IS-WHERE-IS BASIS" on a Toll-Packing Arrangement. The facility is capable of processing meat, fruits and vegetables products.

	Date	Venue
• Submission of letter of intent and Issuance of eligibility statement forms	Nov. 14-28, 2003	Univ. Business Affairs Office
• Viewing/site inspection, and briefing on Term of Reference and submission of eligibility statement forms	Dec. 1, 2003, 1:30-5:00 p.m.	Food Processing Center/Admin. Conference Room
• Opening of Proposals	Dec. 15, 2003, 2:00 p.m.	Admin. Conference Room

The University reserves the right to reject any or all proposals without offering any reasons, waive any formality herein and make an award to the bidder whose proposals considered most advantageous to the government.

REYNALDO S. GUTIERREZ
Chairman, Bids and Awards Committee

(PDI–Nov. 14, 2003)

Republic of the Philippines
PHILIPPINE HEALTH INSURANCE CORPORATION
Citystate Centre, 709 Shaw Boulevard, Pasig City
Healthline 637-9999 *www.philhealth.gov.ph*

06 October 2003

PHILHEALTH CIRCULAR
No. _32_, s-2003

TO : **ALL MEMBERS OF THE NATIONAL HEALTH INSURANCE PROGRAM (NHIP), LOCAL GOVERNMENT UNITS, GOVERNMENT-OWNED AND/OR CONTROLLED CORPORATIONS, SELF-GOVERNING BOARDS, STATE COLLEGES AND UNIVERSITIES, CONSTITUTIONAL OFFICES, PRIVATE SECTOR AND HOUSEHOLD EMPLOYERS, ACCREDITED COLLECTING AGENTS, HEALTH CARE PROVIDERS, PHILHEALTH REGIONAL AND SERVICE OFFICES AND ALLCONCERNED**

SUBJECT : Premium remittances and availment of employed members who are on leave without pay and seasonal employees not gainfully employed for a certian period of time

This issuance pertains to premium remittances and availment of employed members who are on leave without pay and seasonal employees not gainfully employed for a certain period of time.

I. Coverage

Members above mentioned shall be able to continue to remit or pay their NHIP premium to ensure continuous entitlement to benefits, through the following procedures:

A. Premium Rate and Applicable Period

Said members may pay or remit their premium contribution in the amount equivalent to the *Individually Paying Members (IPM)* rate, which is Php 100.00 per month or Php 300.00 per quarter. As such, should said member be on leave for six (6) months, he or she may only pay or remit Php 600.00 (Php 100.00 x 6 months).

B. Period of Payment

In accordance with the provisions of PhilHealth Circular No. 24 series 2003, dated 11 July 2003, premium(s) covering the period(s) wherein the employee-member is not receiving any compensation or income from his or her employer should be remitted on or before the last working day of the calendar quarter to which the payment is due and applicable. *If the member fails to remit his/her premium contributions within the calendar quarter, he/she shall be given a grace period of one (1) calendar quarter immediately following the unpaid month(s) or quarter, to retroactively remit his/her premium, without necessarily complying with the sufficient regularity rule.*

C. Supporting Documents

The following supporting documents should be presented to any PhilHealth Office during payment of the required premium/s:

1. Regular Employees who are on leave of absence without pay:

   [a] Employer's Quarterly Remittance Report (RF1) duly certified by his/her employer indicating therein the period when he/she is on official leave without pay;
   [b] Contribution Payment Report (ME5) duly signed by the paying employee-member.

2. Employees who are in seasonal employment and not gainfully employed in a particular period:

   [a] Any proof or document showing that he/she is not receiving any income/compensation from his/her employer;
   [b] Duly accomplished Membership Amendment Form (M2); and
   [c] Contribution Payment Report (MI-5) duly signed by the paying member.

D. Venue of Payment

To facilitate monitoring of payments of premiums of the members under these circumstances, ***employee-members are required to pay, using the appropriate Contribution Premium Return, only through any PhilHealth Offices.***

II. Eligibility of Benefits

Any member who can comply with the above requirements including their dependents shall be entitled to avail of the NHIP benefits subject to the payment of at least three (3) monthly premium contributions within the immediate six (6) months prior to the month of confinement. During availment, the member concerned should present to the accredited health care provider/s the applicable Contribution Payment Report – ME5/MI5 or Official Receipt.

This Circular shall take effect immediately.

By Authority of the President and CEO:

(Sgd.) LORNA O. FAJARDO, CESO III
Chief Operating Officer
OIC, Office of the President and CE

VICTORIAS
MILLING COMPANY, INC.

INVITATION TO PRE-QUALIFY AND TO BID

Victorias Milling Company, Inc., Victorias City, Negros Occidental, wishes to invite interested parties to pre-qualify and to bid for the **supply of Regenerant Chemicals needed for the I.E.R. Decolorization Station.** Suppliers must provide inventory stock for two(2) months per order of the following production supplies/chemicals needed:

1. **NaCl (Sodium Chloride) (not lower than 97% salinity, granular)**
2. **NaOH (Sodium Hydroxide) (not lower than 48% concentrate)**
3. **HCl (Hydrochloric Acid) (not lower than 30% concentrate)**

The pre-qualification forms are available at the MCD Office, VMC Millsite and at the VMC Makati Procurement Office during office hours from **November 13 to 19, 2003**, upon payment of non-refundable fee of P300.00. Deadline for submission of pre-qualification papers is on **November 25, 2003**. The pre-bid conference will be held on **November 27, 2003, 3:30 P.M. at the HRD Conference Room, VMC Millsite, Victorias City, Negros Occidental**. The bidding date will be announced thereafter. Sealed bids shall be accompanied by a bidder's bond equivalent to five percent (5%) of the bid price in the form of Cashier's/Manager's check.

For further inquiries, please contact Messrs. **Carlos S. Quiatchon, Dan C. Labrador or Ramon P. Pun-an** at VMC Millsite at telephone numbers **(034)399-3696 to 97, (034)399-3699 and 2309(local)**, and **Mr. Ping A. Abad** at VMC Makati Procurement Office at telephone numbers, **(02)890-5256** and **(02)890-7062**.

Victorias Milling Company, Inc. reserves the right to reject any or all bids without offering any reason, to waive any required formality therein, and to make an award to the bidder whose proposal is most advantageous to the company. The Company assumes no obligation to compensate or indemnify the bidder/s for any expense or loss that they may incur in the preparation of bids, nor does it guarantee that an award will be made.

(Sgd.) CAROLINA S. DIAZ
Chairperson, Senior Bidding Committee

(PDI – November 13 & 14, 2003)

THE HERITAGE PARK
FORT BONIFACIO
more than just a memorial park
Bayani Road, Fort Bonifacio, Taguig,
Metro Manila, 1632
(632) 845-2334 to 38 loc. 109/112;
(632) 845-2341 or (632) 845-2342
sales@heritagepark.com.ph

OBITUARIES

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Main Office: PASONG TAMO, MAKATI CITY
☎ 8972535 (Direct) ☎ 8978808 (Trunk) Fax 8974808
G/F ATRIUM BLDG., MAKATI AVENUE, MAKATI CITY
☎ 8114361 ☎ 8114370 ☎ 8114012 Fax 8925578
ST. ANTHONY'S BLDG., AURORA BLVD., QUEZON CITY
☎ 912-9008-11 Fax 912-9011
SM MEGAMALL, MANDALUYONG CITY
☎ 6350219 ☎ 6872354 ☎ 6872366 Fax 6350220
G/F TRINITY BLDG., 636 T.M. KALAW ST., ERMITA, MANILA
☎ 5273342 ☎ 5280183 ☎ 5276357 Fax 5280213
ALABANG, MUNTINLUPA CITY
☎ 8424503 ☎ 8506465 Fax 8506465
e-mail address: main_classifieds@inquirer.com.ph

"I am the resurrection and the life. He who believes in Me will live, even though he dies; and whoever believes in Me will never die."
John 11:25-26

JUDGE HENRY C. TAGUBA

Peacefully joined his Creator
on November 11, 2003 at the age of 72.

His loving wife **Maring**; children **Harold & Lucy, Hariette & Andy, Helaine & Jun, Don & Lisa, Harlene**; grandchildren **Christopher, Camille & Carmina, Mic-Mic, Mico & Mayel, Naomi & Grace, Louie**; brothers and sisters and other relatives and friends request the pious readers to pray for the eternal repose of his soul.

His remains lie in state at his home in #12 Rizal St., Solana, Cagayan.

Interment will be on Saturday afternoon, November 15, 2003 at the Solana Cemetery after the celebration of the Holy Mass at the San Vicente Parish Church.

DAVID C. MENDOZA

Peacefully joined his Creator
on November 12, 2003 at the age of 79.

His remains lie in state at Chapel L, Funeraria Paz, G. Araneta Avenue, Quezon City.

His remains will be transferred to Batangas City on Friday (Nov. 14). Interment will be on November 16, 2003, Sunday, 2:00 p.m. at Batangas City Floral Garden.

"Only goodness and love will pursue me all the days of my life; I will dwell in the house of the Lord for years to come..."
Psalm 23:6

ORACION ANGELES y ABAD SANTOS

December 5, 1919 - November 12, 2003

Her bereaved husband **Domingo**; children **Rebecca, Lourdes** (†), **Hector, Ramon** and **Jan, Reynaldo** and **Tina**; grandchildren **Beila, Veronica, Nicolas, Anndrea, Constantin** and **Emilio**, relatives and friends request for prayer for her eternal happiness.

Her remains lie in state at the Sto. Domingo Church, Quezon Ave., Quezon City.

Interment will be announced later.

An obituary with a picture can be a fitting tribute to your departed loved one.

Always caring... **INQUIRER OBITUARIES**

OBITUARY REQUIREMENTS:
❶ Copy of Death Certificate
❷ Any identification document (I.D.)

WE ACCEPT CREDIT CARDS and bank-to-bank payments

DEATH ANNOUNCEMENT
MESSAGE OF THANKS · DEATH ANNIVERSARY
REQUIEMS · FREE OBIT DESIGN

Engr. Francisco "Paquito" Soques Serafica, Sr.

of Ormoc City, Leyte

Peacefully joined his Creator
on November 13, 2003 at the age of 76 years old.

Son of the late **Dr. Hermenegildo Costes Serafica** and **Sra. Josefa "Pepita" Soques**; wife **Blanquita Ratcliffe**; children **Herme, Paking, Tommy** and **Teling**; in-laws **Meging, Jackie, Charivic & Roy**; grandchildren **Rica, Ina, Marki, Bianca, Paco, Paolo, Pancho, Francis, Charisse, Jet, Nacho & Luigi**; brothers and sisters, relatives, request the faithful to pray for the eternal repose of his soul.

His remains lie in state at the family residence at Ormoc Heights Subdivision, Ormoc City.

Holy Mass will be said at the Mother of the Redeemer Parish, Fatima Shrine, Cogon, Ormoc City, 1:00 p.m., November 16, 2003, Sunday. Interment will follow at the Ormoc City Catholic Cemetery.

"Come to Me, all you are weary and burdened, and I will give you rest."
Matthew 11:28

BGEN. JOSE V. SEMBRANO (RET.)

PMA CLASS 1953

Now peacefully rests in the infinite Grace and Goodness of the Lord on the 13th of November 2003 at the age of 72.

His beloved wife, **Josefina** and children, **Josephine** and **Hermann Hinterholzinger**, their children **Kristine** and **Carolin**; **Alex** and **Chula**, their children **Leanna** and **CJ**; **Grace**; and **Divina**, her children **Bianca**, **Mariel** and **Miguel**; brothers, sisters, in-laws, nephews, nieces, relatives and friends request the pious readers to pray for the eternal repose of his soul.

His remains lie in state at the Christ the King Church, Chapels A and B, Green Meadows Avenue, Libis, Quezon City.

Interment will be on 16 November 2003 at the Loyola Memorial Park, Marikina City after the 9:00 AM Holy Mass.

ATTY. MARCELO PEDROLA VILLANUEVA

Corporate Lawyer, CPA, Economist
President, FEU Law Alumni Association, 2003
Past President, Credit Management Association of the Philippines (CMAP)
Of Cabatuan, Iloilo; Koronadal City; Makati City

Peacefully passed away in the Grace of out Lord at Makati City
on November 11, 2003 at the age of 67

His bereaved wife **Gloria Adarna**, Children **Renato & Arlene**, Grace and **Steve Hobbs**, **Mary Jean & Cesar Galindez**, **Mary Lyn & Nilo Glenn**, **Marcelo Jr.**; Grandchildren **Alexa**, **Tommy**, **Ivan**, **Derique**; Brothers & Sisters **Nicolas (+)**, **Fr. Romeo P. Villanueva, OMI.**, **Carmen (+)**, **Nilda** request your prayers for the eternal repose of his soul.

His body lies at Loyola Memorial Chapels, Guadalupe, Makati City. Mass and Novena prayers at 6:00 p.m. daily.

Interment will be on **Sunday, November 16, 2003**, at the Loyola Memorial Park, Parañaque City **after the 2:00 p.m. Mass** at the St. Alphonsus Mary de Liguori Parish, Magallanes Village, Makati City.

Please omit flowers. Donations to scholarship fund for poor students in Sulu and Tawi-tawi appreciated.

"Whoever serves Me must follow Me; and where I am, My servant also will be." John 12:26

ANGELINA AQUINO AMONCIO

Peacefully joined her Creator
on November 8, 2003 at the age of 71.

Her bereaved family: her husband **JEGS**; her children **ELLEN**, **NATO**, **AGNES** & husband **REY**; and grandson **JUSTIN**; brothers **LORDING**, **BERTING**, **TITO**, **MARTIN**; sisters **NENA** & **BABY**; brothers & sisters-in-law, nephews, nieces, neighbors & friends request the pious readers to pray for the eternal repose of her soul.

Her body lies at Resurrection 3, Arlington Memorial Chapels, Araneta Ave., Quezon City.

Holy Mass and interment will be on Saturday, November 15, 2003, 9:00 a.m. at the Holy Cross Memorial Park, Novaliches, Quezon City.

Message of Thanks

We wanted to say Thank You to each one of Sister Christine's friends who came to say goodbye, and to those who prayed with us in thanksgiving to the Lord for giving her to us and to many others for so many years.

Many came and many prayed not to be seen or recognized but just to spend a few moments with her. So in many cases we have no addresses and no family names.

Admittedly this is a poor way to say Thank You to all of you who we cannot contact personally but we have no other way. Thank you all for your love and prayers for Christine.

The Tans

Republic of the Philippines
Professional Regulation Commission
Manila

INVITATION TO APPLY FOR ELIGIBILITY AND TO BID

The Professional Regulation Commission, with address at P. Paredes cor. N. Reyes St. (formerly Morayta St.), Sampaloc, Manila hereby invites licensed Security Agencies to apply for eligibility and to participate in the bidding to provide security services as follows:

1. PRC Central Office, Manila	– 12 Guards
2. PRC Regional Office, Davao	– 4 Guards
3. PRC Regional Office, Cagayan de Oro	– 4 Guards
4. PRC Regional Office, Cebu	– 4 Guards
5. PRC Regional Office, Iloilo	– 3 Guards
6. PRC Regional Office, Baguio	– 3 Guards
7. PRC Regional Office, Legaspi	– 3 Guards
8. PRC Regional Office, Lucena	– 3 Guards
9. PRC Regional Office, Tacloban	– 3 Guards
10. PRC Regional Office, Tuguegarao	– 3 Guards
11. PRC Regional Office, Zamboanga	– 4 Guards
TOTAL	46 Guards

Terms of Reference (TOR), Instructions to Bidders, registration and eligibility requirements can be obtained on **November 7, 2003** onwards from the Bids and Awards Committee (BAC) at the Office of Commissioner Leonor T. Tosero, 2nd Floor, Main Building, P. Paredes cor. Morayta St., Sampaloc, Manila, upon payment of a non-refundable fee of P1,000.00. Deadline for submission of registration requirements is **November 14, 2003.**

Eligible bidders are requested to attend a Pre-bidding Conference on **November 21, 2003** at 10:00 a.m. at 3rd Floor, PABE Conference Room, Main Building.

The Commission reserves the right to reject any or all bids, waive any defect or formality therein, or declare a failure of bidding, or not to award the contract, annul the bidding or to accept the bid most advantageous to the PRC. It likewise assumes no responsibility whatsoever to compensate or indemnify the bidders for any expenses incurred in the preparation of the bid.

(Sgd.) **ANTONIETA FORTUNA-IBE**
Chairperson

(PDI–Nov. 7 & 14, 2003)

REPUBLIC OF THE PHILIPPINES
PROVINCE OF PANGASINAN
CITY OF ALAMINOS

November 12, 2003

INVITATION TO REGISTER AND TO BID

The Bids and Awards Committee invites all interested suppliers of Office supplies and equipment, Janitorial supplies, Construction materials, Electrical Supplies, Equipment Rentals (light and heavy), Medical Supplies, Veterinary and Agricultural Supplies, Fuel and Lubricants, Computer Hardware and accessories, printers of official forms to participate in the accreditation to be conducted by the Bids and Awards Committee (BAC) of the City of Alaminos.

Interested suppliers/printers/contractors or their authorized representatives shall submit a certified true copy of the following accreditation requirements (original copy to be presented for authenticaion):

a.) G-EPS registration certificate;
b.) DTI/SEC registration certificate;
c.) Mayor's permit;
d.) Taxpayer's Identification Number;
e.) Sworn Statement from the prospective supplier/printer/contractor that it is not "blacklisted" or barred from bidding by any government agency office or corporation; and
f.) List of clients for the past two (2) years.

Submission of accreditation requirements in sealed envelope shall be from **November 17** to **December 5, 2003** at BAC Secretariat Office, City Hall, Alaminos City, Pangasinan, c/o Engr. Roel T. Añonuevo, City Planning and Development Coordinator (Tel. No. 075-551-6449). Last date of Submission of Bid Documents will be on **December 15, 2003** at 12:00 nn. Opening of Bids will be on **December 15, 2003** at 2:00 p.m. at the Office of the BAC Chairman.

The BAC shall issue, after due verification, a certification of official registration to suppliers, printers of official forms and contractors who shall comply with all accreditation requirements.

(Sgd.) **ENGR. MARIO R. MABALOT**
Chairman, Bids and Awards Committee

Website-www.alaminoscity.gov.ph; Email-planning@alaminoscity.gov.ph; Fax No. (075) 552-7109; Tel No.: (075) 551-6449/654-1099

REPUBLIC OF THE PHILIPPINES
DEPARTMENT OF AGRICULTURE
PHILIPPINE COCONUT AUTHORITY
Elliptical Road, Diliman, Quezon City Tel. No.: 928-4501 to 09
Cable Address: "Philcoa" P.O. Box 3386, Manila, TIN # 000724616

INVITATION TO BID

The Philippine Coconut Authority (PCA) is inviting offers to purchase by way of sealed bidding the property described below.

DESCRIPTION	LOCATION OF PROPERTY
17,332 Square Meters with improvements under TCT No. 20592 of the Registry of Deeds for San Pablo City	Barangay San Ignacio, San Pablo City, Province of Laguna

Bid documents shall be available upon payment of a non-refundable amount of Five Thousand Pesos (P5,000.00) at the Office of the Secretariat, PCA Real Property Disposal and Appraisal Committee, 2nd Floor PCA R & D Bldg., Diliman, Quezon City from **November 17-21, 2003.**

Sealed bid proposals shall be submitted and dropped at the Bid Box located at the Office of the Secretariat before the scheduled opening of bids on **November 24, 2003** at 2:00 p.m.

Sealed bid proposals shall be opened in the presence of the participating bidders at the Executive Lounge, 8th Floor R & D Building, Diliman, Quezon City.

The sale of the property shall be on "As is, Where is" basis.

PCA reserves the right to reject any or all proposals, waive any defect or informality therein and to accept such bid proposals considered advantageous to the government.

(Sgd.) **ATTY. JOSEFEL P. GRAGEDA**
Acting Chairman
PCA Real Property Disposal & Appraisal Committee

(PDI - Nov. 12, 13 & 14, 2003)

NOTICE TO THE PUBLIC

YOLANDA CASTILLO ILAO

This is to inform the public that a case for **Estafa** was filed by **UNIVERSITY OF SANTO TOMAS** against **YOLANDA CASTILLO ILAO**, whose picture appears above, before the **Office of the City Prosecutor of Manila**, docketed as **I.S. No. 03-J-2986.**

(PDI – November 14, 2003)

Republic of the Philippines
Department of Environment and Natural Resources
LANDS MANAGEMENT BUREAU
Plaza Cervantes, Binondo, Manila

INVITATION TO BID

The DENR Lands Management Bureau (DENR-LMB) with office address at Plaza Cervantes, Binondo, Manila invites interested bidders to submit sealed bids to lease on a long term basis Lot 1-C, Block 1862, Cad 12, a national government property located at the corner of Numancia and Urbiztondo Streets, Binondo, Manila containing a total area of 21,727 sq. meters ("the Property").

The Property is classified as commercial land with SEVENTY SEVEN (77) two-storey commercial type buildings fully occupied. It is few blocks away from Divisoria area and two blocks away from the LMB building and inside the central business district of Chinatown.

Bidding documents and terms of reference may be obtained by interested parties starting November 11, 2003 upon payment of a non-refundable fee of FIVE THOUSAND PESOS (P5,000.00) at the office of the Cashier, Lands Management Bureau.

A pre-bid conference will be held on December 16, 2003 at 2:00 PM at the Conference Room, Office of the Director, Lands Management Bureau to thresh out relevant issues.

Deadline for submission of bids is on or before January 8, 2004 at 2:00 PM. Bids shall be submitted at the Conference Room, Office of the LMB Director. Late bids shall not be accepted.

THE PROPERTY IS THE SUBJECT OF A PETITION FOR INJUNCTION FILED BY PHILIPPINE NATIONAL BANK (PNB) AGAINST THE REPUBLIC OF THE PHILIPPINES BEFORE THE REGIONAL TRIAL COURT OF PASAY CITY, BRANCH 118, DOCKETED AS CIVIL CASE NO. 03-0368-CFM, AND A PETITION FOR CERTIORARI FILED BY PNB AGAINST THE RTC JUDGE OF PASAY CITY, BRANCH 118 AND THE REPUBLIC OF THE PHILIPPINES BEFORE THE COURT OF APPEALS, ELEVENTH DIVISION, DOCKETED AS CA-G.R. SP NO. 78980.

The DENR-LMB reserves the right to reject any and all letters of intent or bids, or declare a failure of bidding, or not award the contract, or to annul the bidding process at any time prior to award of contract, to waive any required formality in the bids received or defects therein, or to accept such bid as may be considered most advantageous to the government, without giving any reason therefor and incurring any liability to the affected bidders.

All particulars relative to the registration, eligibility, bidding, evaluation of bids and awards of contract shall be governed by applicable laws, rules and regulations and the DENR-LMB does not assume any obligation whatsoever to compensate or indemnify any party for any expense that may be incurred in the preparation of a bid, nor does it guarantee that an award will be made.

Recommendation to award by the Bids and Awards Committee is subject to the final approval by the DENR Secretary.

CHAIRMAN
Bids and Awards Committee

(PDI - Nov. 7, 14 & 21, 2003)

Republika ng Pilipinas
Department of Agriculture
National Irrigation Administration
(Pambansang Pangasiwaan ng Patubig)
CASECNAN MULTIPURPOSE IRRIGATION AND POWER PROJECT
OFFICE ADDRESS : CLSU Compound
Muñoz Science City, Philippines
TELEPHONE : (044) 456 0272
TELEFAX (044) 456 0716

November 6, 2003

INVITATION TO APPLY FOR ELIGIBILITY AND TO BID NO. CMIPP-P03-1

All mechanical/structural steel works contractors or fabricators, with operational fabrication shop and with company experience in similar steel gate parts fabrication are invited to apply for eligibility and to bid for the proposed "Fabrication, Supply and Delivery of Slide Steel Gate Parts for UPRIIS-Districts I, III and IV IMT Areas". Delivery place is at the NIA-CMIPP-IC Project Management Office at CLSU Compound, Muñoz Science City.

The subject work has a total approved Purchase Request (PR) budget of P407,701.92 which is being funded from the NIA-CMIPP's CY 2003 Budget. The delivery period of the subject work is within 45 calendar days from the date of receipt of the Purchase Order (PO) by the contractor.

Eligibility application form may be secured free of charge from the Office of BAC Secretariat on November 10-20, 2003. Deadline for submission of eligibility statement is on November 21, 2003.

Eligible bidders may obtain the necessary bid forms and drawings/specifications from the BAC Secretariat on November 26 - December 4, 2003 upon payment of a non-refundable fee of P100.00/set.

Sealed bids in duplicate forms accompanied by a Bidder's Bond in the form of CASH, CASHIER'S CHECK OR MANAGER'S CHECK ONLY and equivalent to two and one-half percent (2.5%) of the total approved Purchase Request (PR) budget shall be submitted to the Chairman, Bids and Awards Committee for Goods and Infrastructure Projects not later than 12:00 Nn of December 12, 2003 and will be publicly opened at 2:00 PM of the same date at the NIA-CMIPP Conference Room.

NIA-CMIPP/BAC reserves the right to reject any or all bids that failed to comply with any of the bidding requirements and to accept the offer most beneficial to the government. The decision of the NIA-CMIPP/BAC in the evaluation of bids is final.

(Sgd.) SERAFIN A. PALTENG
Project Manager

(PDI – November 7 & 14, 2003)

The Ultimate Lifestyle & Automotive Event

BTW
Behind The Wheel

November 15 & 16, 2003
➤ The Power Plant
➤ Rockwell
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T.I.M.E.S. (02) 890-7029 (02) 728-1807

BayanTel promo winners bared

Photo shows the BayanTel Pay on Time Win Big Time promo partners during the awarding : (from left) Joy Oliveros of Bioessence; Aillen Ruis and Evelyn Escilona of Island Cove; Dulce Contineda of Bioessence; Leigh Lucero of Sulo hotel; Cindy Nahil of BayanTel; Fe Bocobo and Carol Poblete of Insular Life; and Maritess Canlas of BayanTel.

BAYAN Telecommunications (BayanTel) recently held the first draw for its Pay on Time, Win Big Time where exciting prizes were given away to 140 lucky subscribers.

Felix Galvez, a subscriber from Pasong Tamo, Quezon City, was the grand prize winner of a Samsung Home Entertainment Showcase worth P50,000. Julianna B. Alfonso of Project 4 Quezon City also won an Imarflex Kitchen Showcase worth P13,000.00.

The promo is open to all BayanTel residential subscribers who kept their accounts current during the promo period. Another draw is scheduled by end of November.

Among the participating partners in the promo include Sulo Hotel, Insular Life, Avon, Island Cove, Bioessence, SC Johnson, Avon, Adtel & and Palmolive.

JOB Market

Visit any of the Inquirer Classified Ads branch and drop your resumés in our new

Resumé Box

We gather your resumés and forward them to companies with employment needs.

PAMPANGA PROVINCIAL GOVERNMENT, BCDA SIGNING AGREEMENT

Pampanga Governor Lito Lapid (left) and BCDA President and CEO Rufo Colayco (right) sign an agreement for the improvement of the P10 million-peso Ayala Balitucan road in Magalang, Pampanga, which will accelerate the development of infrastructure facilities and delivery of basic services of the local government units surrounding the Clark Special Economic Zone. With them are Magalang Mayor Pastor Guiao (front row, right) and BCDA employees Jovito Sunga and Efren de Jesus (standing from left). Witnessing the new partnership are Magalang residents who graced the occasion to show their gratitude to the Pampanga provincial government and BCDA.

Thousands served by NFA's Customer Assistance Units (CAU)

MORE than 12,000 clients have been served by the National Food Authority's Customer Assistance Units (CAU) from August 2002 to October 2003. The calls are situated in the agency's various offices nationwide.

NFA director for business regulations (BRD) Efren Sabong said that the program aims to receive complaints, inquiries or even suggestions from farmers, rice retailers and other stakeholders of the food agency through hotline numbers or by visiting the designated booths found in all NFA offices nationwide.

The BRD recorded that 44% of the total number of 12,687 customers served were done through telephone hotlines while the remaining 56% visited the agency personally.

Of the total customers served, 12 raised complaints on overpricing of rice sold by retailers, 544 customers sought information about the agency's various programs and activities, while 1,044 clients either requested renewal of grains licenses or were applying for one.

Aside from the Customer Assistance Units, the NFA is likewise accepting inquiries, requests and complaints through the Internet and its Text NFA program through mobile number 0917-6210927.

Yakult

Celebrating 25 years of Probiotic Culture in the Philippines

FOR GOOD HEALTH AND LONG LIFE.

Yakult's creation of a niche in the health and nutrition market began 25 years ago in the Philippines.

Asian medicine is known to lead the innovation of alternative methods in curing and prevention. During the first quarter of the 20th century, Dr. Minoru Shirota, a Japanese microbiologist working at the Department of Microbiology of Kyoto Imperial University School of Medicine successfully cultured a good bacteria by isolating a Lactobacillus strain from the human intestine and making it capable of surviving human digestive acids. It was named Lactobacillus Casei Shirota Strain, after the doctor who successfully cultured it. The role of the administered bacteria in the body is simply to maintain a healthy digestive system and boost the immune system of the body. The success of his study concretized his belief that Probiotics is modern medicine's next big thing. Taken from the Greek language meaning "In favor of life", Probiotics aims to achieve what antibiotics failed to do – that is to cure existing ailments or prevent it from setting in without causing unnecessary damage to the body. For 25 years, Yakult has been doing just that.

Dr. Shirota's philosophy, "Prevention above Cure", greatly influenced his outlook in pursuing means and ways of improving health and warding diseases even before they attack. It was this philosophy and his belief that preventive medicine is better than curative medicine which paved the way for the creation of Lactobacillus Casei Shirota Strain, the good bacteria that is administered into the body and helps resident microorganisms in the digestive system maintain its microflora. This strain is found in every bottle of Yakult, the same potent cultured microorganism used since 1930 when the first batch of Yakult bottles rolled out of the plant of Japan.

Yakult branched out from its base in Japan to its neighboring Asian countries. In 1978, Yakult made the Philippines one of the sites of its overseas operations.

Because of its health benefits and its creamy, delicious taste, Filipinos easily acquainted themselves with the flavor of the new health drink. Yakult made sure it sustained the overwhelming success of the product by launching a very familiar marketing strategy during the 80s: The Yakult Ladies. Soon every household became familiar with the sight of a Yakult Lady pushing a Yakult cart on the street, swarmed by children and adults alike. The motherly-image generated by the Yakult lady handing out Yakult products created a positive impact on the company. Because of that, the program is still running today.

In 1930, Dr. Minoru Shirota made a very important contribution to the Probiotics revolution when he discovered the Lactobacillus Casei Shirota Strain, a good bacteria that can survive the digestive juices and reach the intestines alive to restore the balance of the intestinal microflora.

A lot of other things made Yakult's success lasting-- the reasonable price, the taste and the basic attribute that it is good for your stomach. Now that the product and the image is deeply embedded in the Filipino psyche, Yakult re-angles its focus and is now giving more emphasis on the many health-giving properties that will give reason for the appreciation of the numerous healthful advantages of drinking Yakult. This in turn will help increase product consumption. "Our objective is no longer coverage but increased consumption. We want 1% of the country's 80 million population to regularly drink our product," says Yakult Philippines Executive Vice President Haruki Anzai. Yakult is presently dominating the fermented milk drinks product category in the market despite the entry of competitors.

Dr. Shirota would have been proud, seeing his vision take form through the shared beliefs of many people around the world that there is indeed a better alternative to preventive medicine. As Yakult celebrates its 25th year, the Filipino is assured of many more years of healthy milk drinking from Yakult.

My warmest felicitations to the Yakult Philippines, Inc. on your 25th Year Celebration and Annual Yakult Dealers Convention.

I am heartened to know of your drive for quality products and business growth. I encourage you to persevere in achieving greater corporate success amidst our present economic challenges and opportunities. My administration is committed to political stability and consistency of economic policies needed by the business community in pursuit of greater corporate success in the era of global competition.

I welcome Yakult's continuing commitment and contributions to Philippine development. Your example is a needed boost to the Philippine investment and business climate. In line with the promising economic developments in the Philippines, let us work together in helping the business community harness all the opportunities to achieve greater growth and competitiveness. As partners in Philippine development, our success shall create more jobs, promote a vibrant business climate, strengthen democracy, and win the war against poverty.

Let us reinforce our partnership for a bright and prosperous future for Philippine business and the nation.

Congratulations and Mabuhay!!!

(Sgd.) Her Excellency Gloria Macapagal Arroyo
President, Republic of the Philippines

Warmest greetings to Yakult Philippines as it celebrates its 25th year of operation and its Annual Yakult National Dealers Convention on the 13th of November 2003 in honor of Yakult Ladies and independent distributors.

I am glad that you continue to help educate the public on the importance of food and nutrition to good health and good life. Your campaign for "25th Year of Probiotics" can be an effective tool to communicate to everyone that "Health is Wealth".

While the issue of health is an important concern, I fear that not many are aware and the few who are aware take it for granted. We must therefore help in reversing this attitude so that we can all realize our vision of a healthy Philippines.

I am likewise glad that the company has chosen to highlight its silver anniversary by giving tribute to its very industrious and hardworking Yakult Ladies and independent distributors who have helped bring the company to where it is now.

As an advocate of preventive and promotive medicine, I join you in your campaign to inform the public about good health and nutrition problems. In order for us to succeed, we must continue to instill in our people a consciousness that prevention is still the best cure.

Mabuhay kayo and Let's DOH it!!!

(Sgd.) Juan M. Flavier, MD, M.P.H.
Senator

I would like to send my warmest greetings to the Yakult Ladies and Independent Distributors of Yakult Philippines Incorporated on the celebration of your 25th Year of continuing commitment in providing good health to our Filipino People.

Ensuring the health and welfare of 80 million Filipinos throughout the country is no mean feat. The Department of Health acknowledges the contribution of private sector in fulfilling our mandate to provide our countrymen with greater access to quality yet affordable health care.

Recognizing your company's top Yakult Ladies and Independent Distributor achievers, as they bring in more Filipinos who enjoy the security of drinking Yakult Cultured Milk with Lactobacillus Casei Shirota Strain, attest to your company's commitment to provide our people the kind of quality health care that they deserve.

On this occasion, let me take this opportunity to encourage you to improve your service even more so that, as we give people better value for their money, we likewise improve on the quality of care that our healthcare institutions and professionals provide.

Together, let us work towards ensuring the health and well-being of our people for a healthier, stronger Philippine Republic.

Congratulations and Mabuhay kayong lahat.

(Sgd.) Manuel M. Dayrit, M.D., MSc.
Secretary of Health

My sincerest greetings and felicitations to the officers and members of the Yakult Philippines, Inc. on your Silver Year and Annual Yakult National Dealers Convention on November 13, 2003 at the Fiesta Pavilion, Manila Hotel.

Your relentless commitment to propagate the health attributes of Yakult cultured milk remains unprecedented. Indeed, your 25 years in providing healthy affordable products for the welfare of the Filipino people is a noble endeavor. Indubitably, this would not be possible without the dedication, hard work and perseverance of the distributors and the Yakult Ladies who make Yakult readily available in every corner of the archipelago.

I commend your mobile lady dealers as well as independent dealers promoting healthy products nationwide. Your marketing strategy has immensely generated economic opportunities for growth, and as a result, better living conditions to a greater number of our people.

I warmly welcome all the representatives from Yakult Honsha Co. Ltd. of Japan, your joint-venture partner, Overseas Yakult Organizations, Independent distributors and Yakult ladies to our proud capital city! The city government hopes for the success of this milestone event. May you remain dedicated in promoting the health of the Filipinos.

MABUHAY!!!

(Sgd.) Lito Atienza
Mayor, City of Manila

Congratulations to Yakult Philippines, Inc., family for their 25th year of continuing commitment in providing good health to our Filipino people.

A 25th year is always memorable, a milestone worth remembering and celebrating. On your silver anniversary, it is a manifestation of strength, unity and teamwork, competitive product services and values that are needed to survive long challenging years. Only few companies reach this milestone. Yakult is now a household name and has become part of every child's dietary development.

As a representative of Calambeños, it is my honor and gratitude that you achieved it in our community. It reflects the successful feasibility of engaging business in Calamba, the availability of a dependable workforce and conducive mutual existence of labor and management. It is also an example of City Governments' trust in partnership of public and private sector for attaining growth and development.

Again, my congratulations, and may you continue to provide and influence good life to every Filipino. May you have more years of success to come!

(Sgd.) Severino J. Lajara
Mayor, City of Calamba

On behalf of the Board of Directors and Officers of Yakult Philippines, Inc., we greet the participants of the 25th Yakult National Convention.

With this year's theme of "25th Year of Probiotics", Yakult has progressed to become the most popular health drink in the country. With this undertaking, the YPI Organization together with its customers and suppliers have come together to celebrate their common cause. Despite economic difficulties affecting the country, joint efforts must be made to endure the presence of Yakult in our communities, not just as a health drink but as a company that promotes good health. Today, looking at the remarkable ensemble present under one roof, all our efforts are rewarded. Yakult is a thriving and successful organization that has weathered the test of time and with our joint efforts, will move on forward for the years to come.

However, the success of the 25th Yakult National Convention is and will not be solely ours. We owe it all to our customers, who have placed their faith in Yakult. We continue to be eternally grateful to them.

I extend my warmest congratulations to all of the participants of Yakult's National Convention. My greetings extend not just to the present but also to past honored achievers and participants. Let this year be an event to mark how far the company we have built has come.

Mabuhay!!!

(Sgd.) J. Victory R. Dy Sun
President, Yakult Philippines, Inc.

25 YEARS OF DELIVERING HEALTHY CULTURE

What shaped the health of millions of Filipinos for 25 years now originated from the enthusiasm and vision of a young Japanese doctor.

In 1930, Dr. Minoru Shirota of the Department of Microbiology of Kyoto Imperial University School of Medicine isolated from the human intestine a Lactobacillus strain that could survive the acidity of intestinal fluids. He cultured the strain which, when incorporated to fermented milk drinks, shows signs of health-promoting effects. The good bacteria that our modern-day hero Dr. Shirota created was named Lactobacillus Casei Shirota Strain, and since then it has played an important role in the development of Probiotics worldwide.

Yakult kicked off its overseas operations in 1964 branching throughout Asia, North America, South America, Oceania and Europe.

In 1977, Yakult hit the Philippine market and constructed its plant at Barrio Makiling in Calamba, Laguna. There was no way but up for Yakult Phils. from that year onwards.

A year after its incorporation, the first batch of Yakult bottles was produced. The production capacity of the plant in its first year was 11,500 bottles per day. It was distributed among the six pilot Yakult Centers located in Malate, Roosevelt, Sta. Mesa-San Juan, Makati City, Downtown Manila and Pasig. It was also in 1978 that the country introduced the Yakult Ladies Program to bring Yakult closer to the household. This phenomenal program features neatly-dressed women in Yakult uniforms who peddle Yakult on the streets using pushcarts and wearing Yakult uniforms. It was an instant hit among the consumers, as it saw kids and adults alike waiting for the Yakult Lady to come by every day with fresh supplies of their favorite Yakult. The Yakult Lady Program was designed to represent the motherly healing touch of Yakult.

The succeeding years saw the opening of Yakult's first two provincial dealership offices, one in Cebu City in 1979 and another one a year after in Iloilo City.

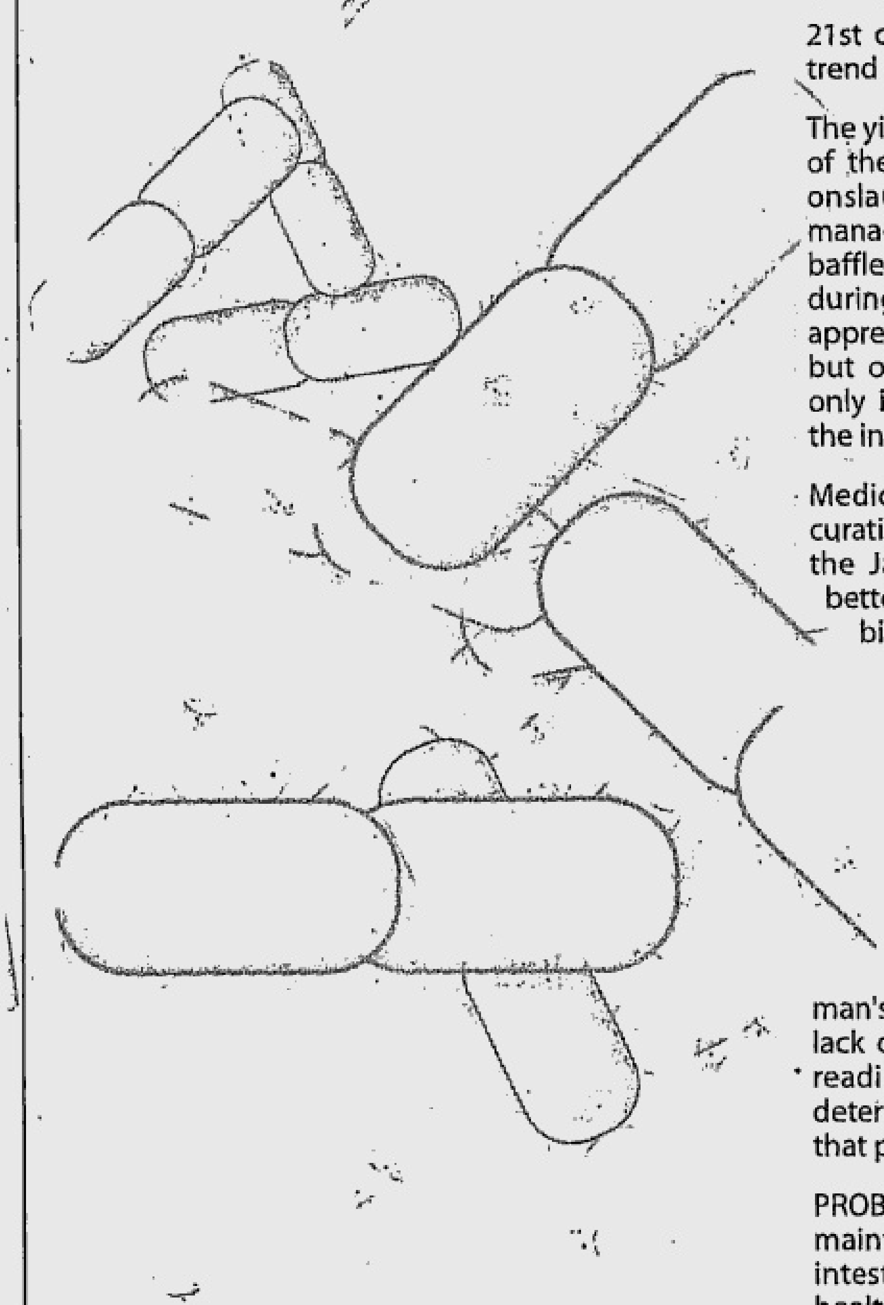
In 1983, production rose to 107,000 bottles a day. The steady growth of demand for Yakult prompted the company to increase the production capacity of the plant, doubling it in 1988. During this year, Yakult produced 215,000 bottles per day. Production continued to swell, numbering to 370,000 in 1993 and almost doubling to 400,000 ten years after the production system was upgraded. At present, Yakult produces an incredible one million bottles of Yakult everyday!

Yakult marketing strategies, such as the Yakult Ladies and anime-inspired TV commercials, marked its 80's era in reaching out to consumers and affecting awareness. Today, the viewing public is very much familiar with Yakult's "OK ka ba Tiyan?" TV commercial which makes reference to our tummy's welfare. The company is also active in conducting field trips in the Yakult plant for kids to know and appreciate how Yakult is processed.

Inside the plant, tour guides discuss the step-by-step process in producing Yakult.

The raw ingredients move from tank to tank, from the preparation of skim milk powder and the syrup to the administration of the cultured Lactobacilli Shirota Strain into the milk. Filling machines make sure that the exact amount of Yakult goes out of its nozzle to prevent spillage. After being sealed and packed, Yakult bottles go to a storage tank, ready to be delivered to distributors nationwide.

At present, Yakult is leaving no stone unturned in its quest to better its service to the Filipino and to the world. Advancement in mechanical and computer technology keyed in important adjustments for the production of Yakult. Its continued research in various aspects of health improvement guarantees its consumers that we can expect the same level of professionalism and efficiency that Yakult has been known for 25 years now.



THE DAWNING OF THE PROBIOTICS AGE

21st century medicine is coming full circle and the trend is Probiotics.

The yields of the medical endeavor in the final stretch of the 20th century were vastly influenced by the onslaught of various diseases - from acute, manageable illnesses to chronic plagues that have baffled the medical world until now. It was also during this century that antibiotics has been fully appreciated. The use of antibiotics may be beneficial but once the medicine is digested, it destroys not only its target bacteria but the entire microflora of the intestines as well.

Medicine in the 21st century has evolved from curative to preventive. Asian doctors, most especially the Japanese, espoused the belief that there is a better option in fighting illnesses. This belief gave birth to preventive medicine. PROBIOTICS led the medical world into the preventive approach in countering diseases. Soon after, most doctors in the West were tinkering with the possible methods of maximizing probiotics. In probiotics, the concept is to prepare the body for the possible attack of harmful viruses and pathogenic bacteria through the use of good bacteria administered into the body. Modern man's reliance on antibiotics created an attitude of lack of concern towards health since medicines are readily available, even at the expense of the deterioration of body systems. This is the social belief that preventive medicine will try to break.

PROBIOTICS is the use of live bacteria to create and maintain a balance of microorganisms inside our intestines. This action is important because our health and our ability to resist diseases greatly depend on the health of our colon.

In 1930, Dr. Minoru Shirota made a very important contribution to the Probiotics revolution when he discovered the Lactobacillus Casei Shirota Strain, a good bacteria that can survive the digestive juices and reach the intestines alive to restore the balance of the intestinal microflora.

These good bacteria are now found in Yakult. By drinking Yakult everyday, the chances of a healthy digestive system increase and pathogenic bacteria are defeated. What exactly are the benefits that we get from drinking Yakult?

Our digestive system is composed of millions of harmful and helpful microorganisms. Resident microorganisms are normally found inside the intestines while transient microorganisms are administered through fermented drinks. Unlike resident microorganisms, transient microorganisms stay temporarily in the digestive tract and leave the body once its task is accomplished. When the number of harmful bacteria increases, our body becomes vulnerable to diseases. Probiotics makes sure that there is a balance in the number of good and bad bacteria, administering transient microorganisms into fermented milk products like Yakult. This is what Yakult has been doing to our body for 25 years now.

In Chichester, England, a 4-year old boy was diagnosed with having Short Bowel Syndrome which was believed to be an incurable disease. His 3-meter-long bowel was cut to 60 centimeters and as a result, the boy lost his ability to digest and absorb food. His mother feared the worst, seeing her son's health fading away as he suffered from severe diarrhea everyday. Probiotics became the greatest miracle not only for the boy and his mother but for the whole world as well.

Although the study of Probiotic therapy is only in its early stages, it is becoming one of the revolutionary methods used by doctors around the world for prevention. Probiotics lowers the need to use antibiotics.

Since 1930 up to now, Yakult is being patronized, not only for the unique taste of its product, but for its health benefits as well. At present, the research arm of Yakult worldwide is continuously studying how to maximize the positive effects of Probiotics in the body.

LONG LIFE IN A SMALL BOTTLE

Isn't it true that sometimes, the good things in life come in small packages?

To some, the 3-inch tall Yakult bottle with its 80-ml milk content seems to be too small to even make an impact on our health. What's inside it -- 8 billion live Lactobacillus Casei Shirota Strain -- is even much smaller, so tiny it can only be seen through a microscope. But don't let their size trick you of its health potency. Did you know that Yakult's Lactobacilli work big wonders inside the body? For one, it is responsible for the balance of our intestinal flora.

In 1930, Dr. Minoru Shirota created the Lactobacillus Casei Shirota Strain, a strain of bacteria which can survive the lethal acids in the body as it passes through the digestive system. Once these Lactobacilli settle down in the intestinal walls, they act as a formidable army that controls the number of good bacteria against the bad bacteria, creating a balance in the intestinal flora. This is more properly known as Probiotics and its power is locked inside every Yakult bottle.

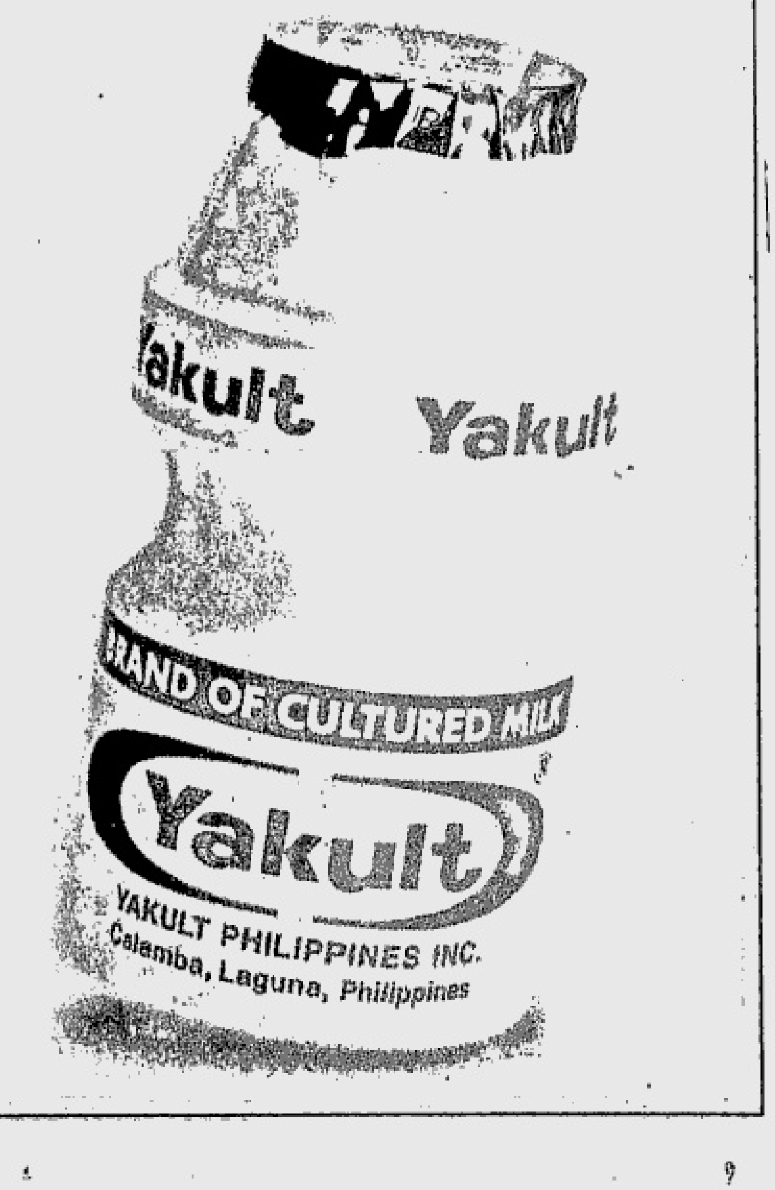
Probiotics makes sure that the digestive system is in good shape. Inside our body resides many microorganisms, both resident and transient. Resident microorganisms are those normally found inside the body while transient are those that we ingest knowingly or not.. Sometimes bad resident microorganisms overpower the good ones, thus needing the help of transient microorganisms. If help fails to arrive in time, we become sick. Recent findings in contemporary medicine show that a large percentage of our overall health depends on the state of our digestive system. Medical experts believe that 90% of all known human illnesses originates from poor gastro-intestinal health. Death begins in the colon, most doctors believe, and it can be true.

Because of a lot of things which affect modern day health like drinking, smoking, overeating, stress, overuse of drugs, unbalanced diet and yes, even aging, many imbalances in our digestive system make it vulnerable to various life-threatening diseases.

Two of those, the Short Bowel Syndrome and the Irritable Bowel Movement, have plagued mankind for a very long time. Irritable Bowel Movement is the precursor of colon cancer, its early signs include frequent loose bowel movements alternated with constipation while chronic traces include blood and the stool and severe tummy aches. Short Bowel Syndrome is an incurable disease wherein the bowel of the patient is cut short, disabling the patient of his capacity to digest and absorb food. This leads to painful and severe diarrhea, with a frequency of 8 to 12 times in one day.

There are other innumerable ailments caused by a poor digestive system which we can prevent if we simply take good care of our health.

The key to good health lies in the simple yet powerful philosophy of Dr. Shirota: Prevention above cure. Surely there are many medical experts who are ready to help you in times of sickness, but why risk losing a huge amount of time going to the hospital and surely spend large sums of money for medical bills and medicines when you can merely count on a small bottle of Yakult? Don't you want to spend more time with your family rather than being stuck in bed? Spare yourself and your loved ones from these hassles by making Yakult your daily habit.



DRINK
Yakult

YAKULT'S MOTHERLY TOUCH: of love, of life

Part of our childhood memories includes buying from our "sukis" who faithfully peddle little somethings for us – from toys, ice cream, snacks, and yes Yakult. It is a fact that Yakult is the only product endorsed by countless women regardless of race and age. Who would not forget those Yakult Ladies neatly clad in their green uniforms ready to pull out our daily supply of health drinks with radiant smiles that closely resemble our own mothers'? As we grow older and our jobs often take us away from home, these Yakult Ladies remain to be a pleasant sight in the streets for kids who crave for the sweet-sour taste of our still favorite healthy fermented milk.

Yakult Ladies are the epitome of mothers. Like everyone's Nanay, Mama or Mommy, these hard-working women are committed to bringing good health to every Filipino family. They have continuously shared their lives with the community for their commitment in promoting healthy lifestyles. These smart women embody the Yakult family because they value the essence of family and good health. Theirs is a touch of love, their radiant smiles, a touch of life.

The first batch of Yakult Ladies walked on the streets of Japan in 1963 and it paved the way for the advancement of women's careers in society. Later on, Yakult was brought to different countries, and women of different nationalities were encouraged to devote their time and effort to being Yakult Ladies. Worldwide, dedicated Yakult Ladies personally deliver the goodness of Yakult to their own community. Their warm greetings have touched countless people and continue to do so. Twenty years hence, Filipino women joined the bandwagon to ensure that we get a dose of good health every day.

Carts loaded with packs of Yakult, devoted Yakult Ladies brave the weather with cheery smiles and warm greetings to customers. This unique 'home-delivery' system of Yakult became the trademark of Yakult Ladies which clearly show their utmost sincerity. Since Yakult Ladies are the public representatives of Yakult, it is their duty to educate their customers, most of whom are mothers and kids, on Yakult's health benefits. They also share tips on how to store Yakult to maintain its shelf life. Because of their complete trust in the product, some of these Yakult Ladies even became independent dealers or sole proprietors.

Take Aling Lolita Limpin who has been distributing Yakult in Caloocan for 20 years now. She learned the trade during those years but she did not start just to sell. She received training and education on the health benefits of Yakult which she gladly shares with the households. Her constant, friendly talks with her customers transcended to something more intangible – a strong personal relationship built on trust and concern.

Aling Nini Roldan of Taytay Public Market Area attested that she became a Yakult Lady because of her fondness for the product. From being a vegetable vendor, Aling Nini decided to go for another health food – Yakult. Like real mothers, Yakult Ladies have to experience for themselves the product before endorsing it to their large family – the Filipino community. Yakult was a hit in Aling Nini's own family. She alone can consume a pack of this flavored health drink. And because she loves Yakult, endorsing it to her community is easy.

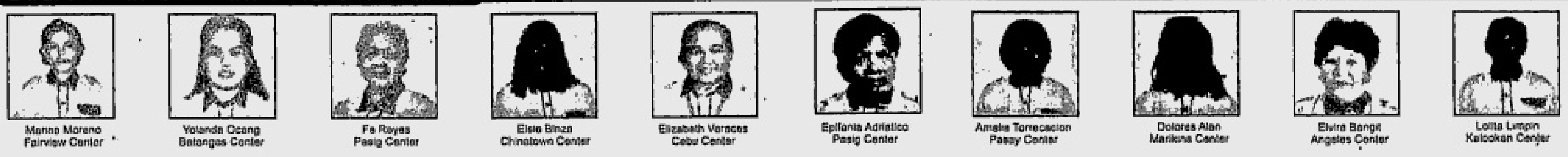
Aling Lolita Bugarin who has been with the Yakult family for 21 years said that despite hard work and commitment, Yakult Ladies wouldn't be as successful if the product they are endorsing is not effective.

Yakult contains 8 billion live Lactobacillus Casei Shirota Strain, more known as the Yakult strain. These good bacteria reach the intestines alive to fight off the bad bacteria. Drinking a bottle of Yakult each day can prevent the bad effects to health of modern day living such as stress. Yakult also keeps the intestine healthy. Developed by Dr. Minoru Shirota of Japan in 1963, Yakult continues to be the trusted fermented milk product worldwide including the Philippines.

If Yakult Ladies help promote the good life with the community, Yakult also shapes their lives. Being a Yakult Lady is a decent job for women and a very rewarding career. Aside from the joy of reaching out to as many people as possible by encouraging them to drink a bottle of Yakult daily, a Yakult Lady earns more than we expect her to. Aling Nini, Aling Limpin and Aling Lolita all claim that selling Yakult for years helped them send their kids to college, built homes and even established a small business of their own. There are also the perks of traveling abroad with family and fellow Yakult Ladies who have shown invaluable commitment in serving the community.

Yakult Ladies epitomize successful compassionate women and they will continue to increase in number to help more people learn the essence of healthy living through Yakult. Truly, we are blessed to experience the joys of extra love from Yakult Ladies, forever known as great women who ever walked in our community.

SHIROTA YAKULT LADIES



Marina Moreno
Fairview Center

Yolanda Ocang
Batangas Center

Fe Reyes
Pasig Center

Elsie Binza
Chinatown Center

Elizabeth Varaces
Cebu Center

Epifania Adriatico
Pasig Center

Amalia Torrecacion
Pasay Center

Dolores Alan
Marikina Center

Elvira Bangit
Angeles Center

Lolita Limpin
Kalookan Center

EXCELLENT YAKULT LADIES

Rosalia Gutierrez
Tondo Center

Emalyn Manguray
Solano Center

Teresa Pusing
Mandaluyong Center

Lolita Bugarin
San Andres Center

Marilou Salandanan
Biñan Center

Peñafrancia Sendon
Pasay Center

Yolanda Allarez
Pasay Center

Gloria Alapio
Cabanatuan Center

Revelyn Martinez
Santiago Center

Annie Pagaduan
San Jose Center

Noriza Longcanaya
Malate Center

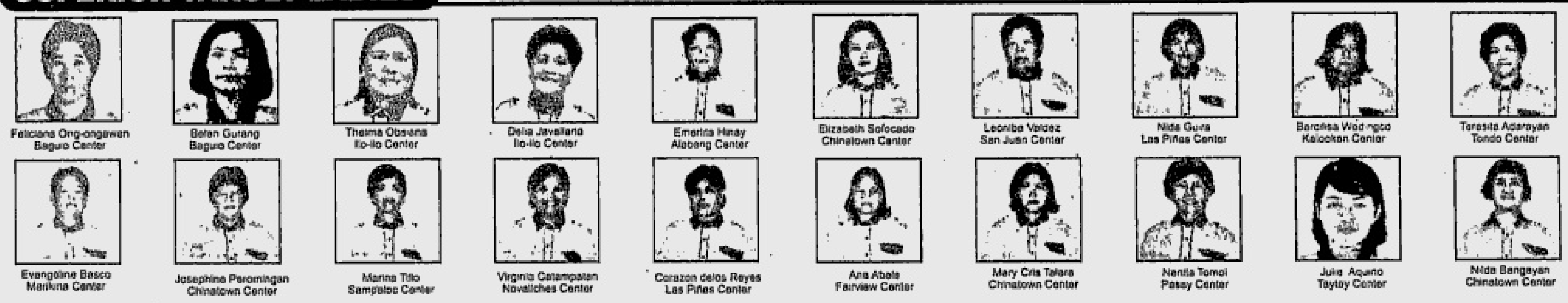
Estrelita Morago
Meycauayan Center

Mariquita Deduyo
Fairview Center

Gloria Agatep
Santiago Center

Rosalina Rubio
Lucena Center

SUPERIOR YAKULT LADIES



Feliciana Ong-ongawen
Baguio Center

Belen Gutang
Baguio Center

Thelma Obsena
Ilo-ilo Center

Delia Javellana
Ilo-ilo Center

Emerita Hinay
Alabang Center

Elizabeth Sofocado
Chinatown Center

Leoniba Valdez
San Juan Center

Nida Gura
Las Piñas Center

Barcelisa Wad-ingco
Kalookan Center

Teresita Adarayan
Tondo Center

Evangeline Basco
Marikina Center

Josephine Peramingan
Chinatown Center

Marina Tilo
Sampaloc Center

Virginia Catampatan
Novaliches Center

Corazon delos Reyes
Las Piñas Center

Ana Abale
Fairview Center

Mary Cris Talara
Chinatown Center

Nenita Tomol
Pasay Center

Julia Aquino
Taytay Center

Nida Bangayan
Chinatown Center

OUTSTANDING YAKULT LADIES

Asiana Gacura
Meycauayan Center

Rosalinda dela Rosa
Parañaque Center

Sarah Espiritu
Sangandaan Center

Ma. Ana Coronado
Taytay Center

Alejandra Ghane
Sampaloc Center

Teresita Cabarrubias
South Cavite Center

Susan Ruiz
Malabon Center

Corazon Bactao
Quezon Center

Rosalina Palabay
Fairview Center

Sherlita Omosura
Tondo Center

Cresencia Gunda
San Andres Center

Dolores Tayao
Baliuag Center

Milagros Ramos
Novaliches Center

Presentacion Banais
Alabang Center

Editha Melo
Malate Center

Jesusa Esguerra
Biñan Center

Maneta Santos
Marikina Center

Lourdes Castro
Pasay Center

Alma Carpo
Las Piñas Center

Dolores Tolentino
Kalookan Center

Marietta Lungcay
Novaliches Center

Carolina Lagyap
Pasig Center

Severina Billones
Mandaluyong Center

Estelita Estinor
Calamba Center

Emma Pineda
Chinatown Center

Marilyn Cada
South Cavite Center

Josephine Co
San Juan Center

Cristina Vasquez
Cubao Center

Rosemarie Bayagan
Baguio Center

Pina Biscocho
Lipa Center

Vicky Comia
Tanauan Center

Araceli Banual
Batangas Center

Josephine Belea
Cebu Center

Gedalia Arong
Mandaue Center

Jennifer Velasco
Angeles Center

Gloria Manalili
Guagua Center

Cherry David
San Fernando Center

Florencia Balbaloza
Balanga Center

Endina Oxales
Oran Center

Lerma Esguerra
Cabanatuan Center

Olena Sta. Maria
Gapan Center

Catalina Alolinto
San Jose Center

Arsenia Tacao
Talavera Center

Jennifer Badal
Solano Center

Yolanda Niemes
Lucena Center

Elena Baldonado
Santiago Center

Analyn Balboa
Tarlac Center

Helen Mondejar
Zamboanga Center

Aida Factor
Naga Center

Cristeta Macamay
Iriga Center

Marina Guillermo
Vigan Center

Carmelita Samson
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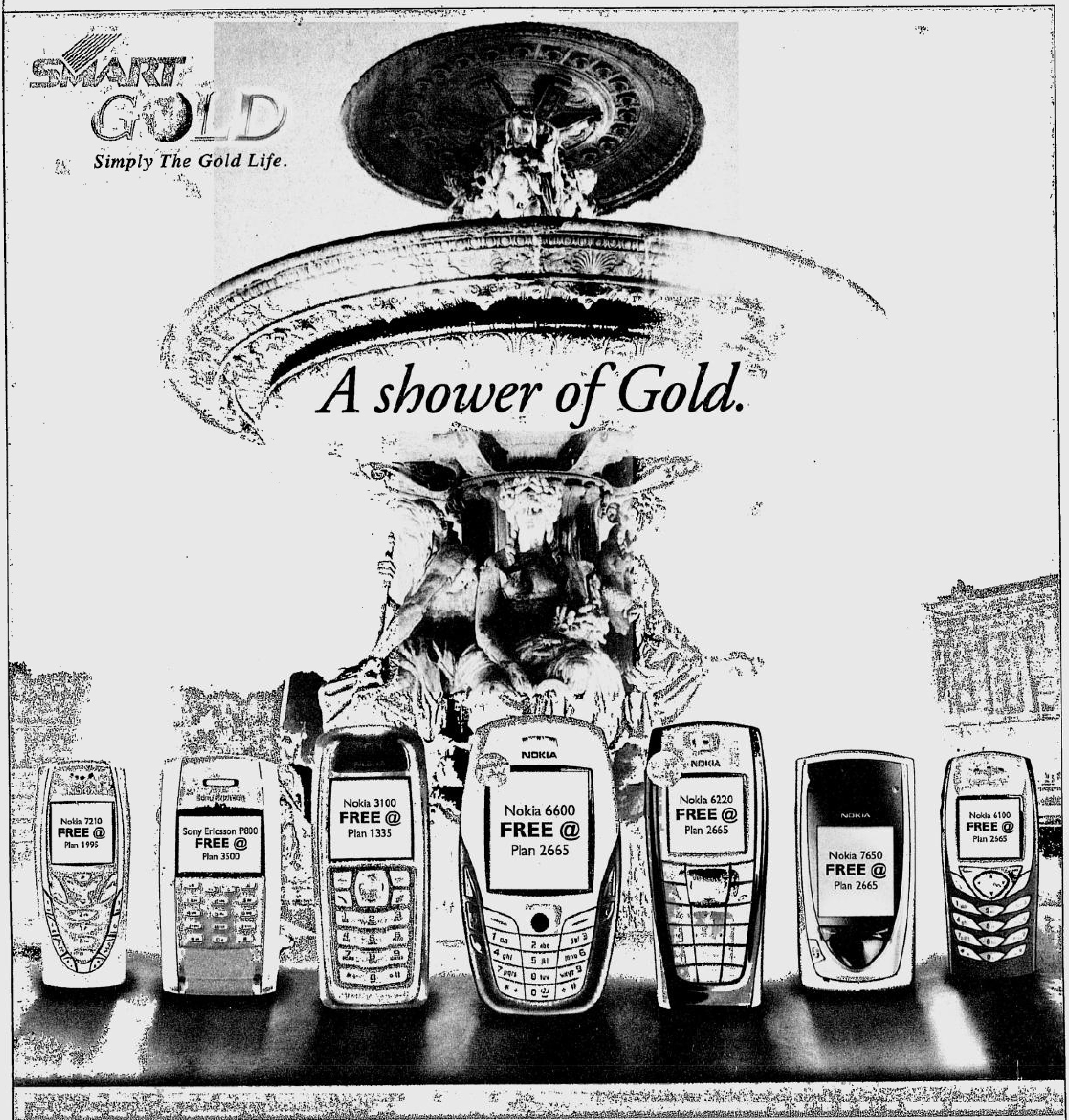

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BUSINESS*Friday*

Business Features Editor **Margie Quimpo-Espino**

Reputation capital can make brands rise

By Karen V. De Asis
Contributor

GLOBAL free trade, evidenced by the GATT, Nafta, Afta trade legislations and emboldened by the WTO policy that extends free trade from physical goods to agriculture, banking, intellectual property rights, investments, telecommunications and an entire spectrum of the services sector is a real threat to many Filipino and Asian entrepreneurs.

With globalization and the lifting of protectionist trade legislations, SMEs realize that competition is by default no longer limited to local players but include foreign brands exploring the opportunities of the local market.

Traditional businessmen respond to this threat with severe cutbacks in manpower and training; absence of marketing activities and improvements in technology, research and development; lack of after-sales service and support; and low or subsidized pricing not realizing that while these may work in the very short term, the same can only cut short the life-years of a business. It does not help that these cost-cutting measures create the perception of inferior products or services.

A business strategy that creates brand value in the minds of the target market remains the most sensible strategy. Commodity products, while an alternative in the short term, cannot survive in the long-term without efforts at building loyalty and reputation. The only advantage of a generic product is its price, undoubtedly fluid and relative in the face of global competition and technology. Faced with a multitude of products and services, the value-driven consumer regardless of economic status will strive to own and consume reputable value for money products and services, ever fearful of the perceived greater costs associated with disreputable or unknown brands.

Despite the looming threats, here are some ways by which Pinoy and Asian brands can build brand value and create reputation capital.

Own unique dimensions of the local culture. Building brand value can be best established by understanding the uniqueness of your target market. Knowledge of the market is affirmed by advertising copy and other promotions that communicate behavior and expressions unique to the culture of the target market. This creates empathy between the brand and the target market that ironically transcends geographical barriers.

Goldilocks, from the time it sold its first baked products 36 years ago, has since institutionalized its name among many Filipino homes here and abroad. One of its strongest marketing campaigns remains to be *Bitbit Pinoy* anchoring on a unique consumer insight that recognizes the Filipinos' penchant for bringing home *pasalubong* to their family. Having entrenched themselves in the Filipinos' way of life has provided opportunities for a global market as it continues to build outlets in several counties in Northern and Southern California and Canada, where is a big Filipino population.

Another Asian brand that capitalizes its marketing strategy on culture is the Singaporean Tiger Balm. Tiger Balm, first sold in the 1800s is now marketed in 100 countries

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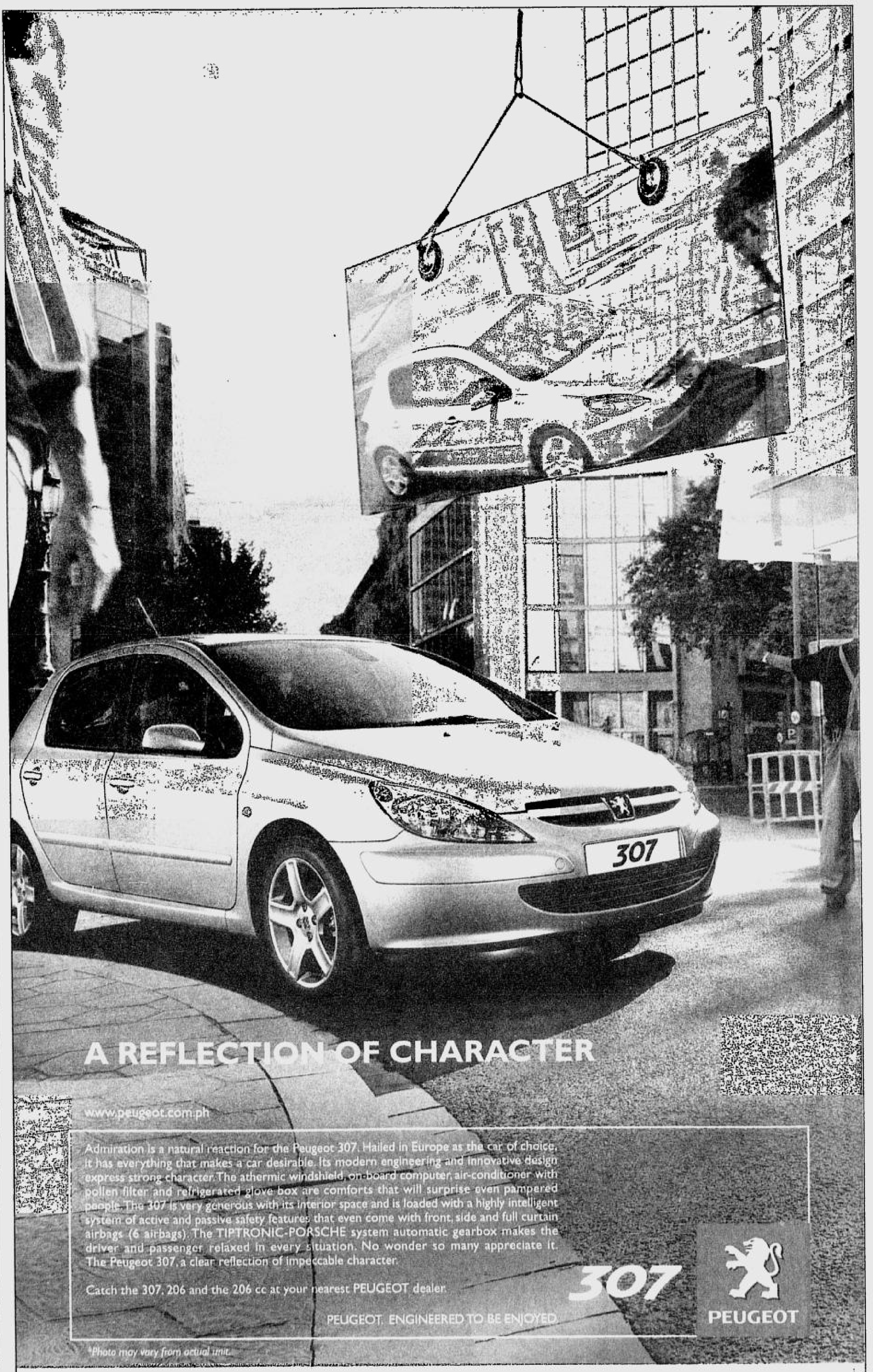

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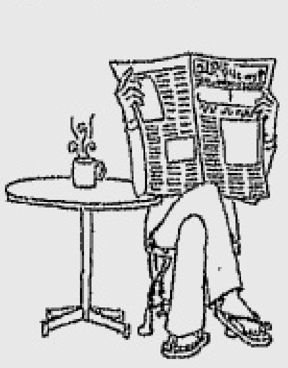

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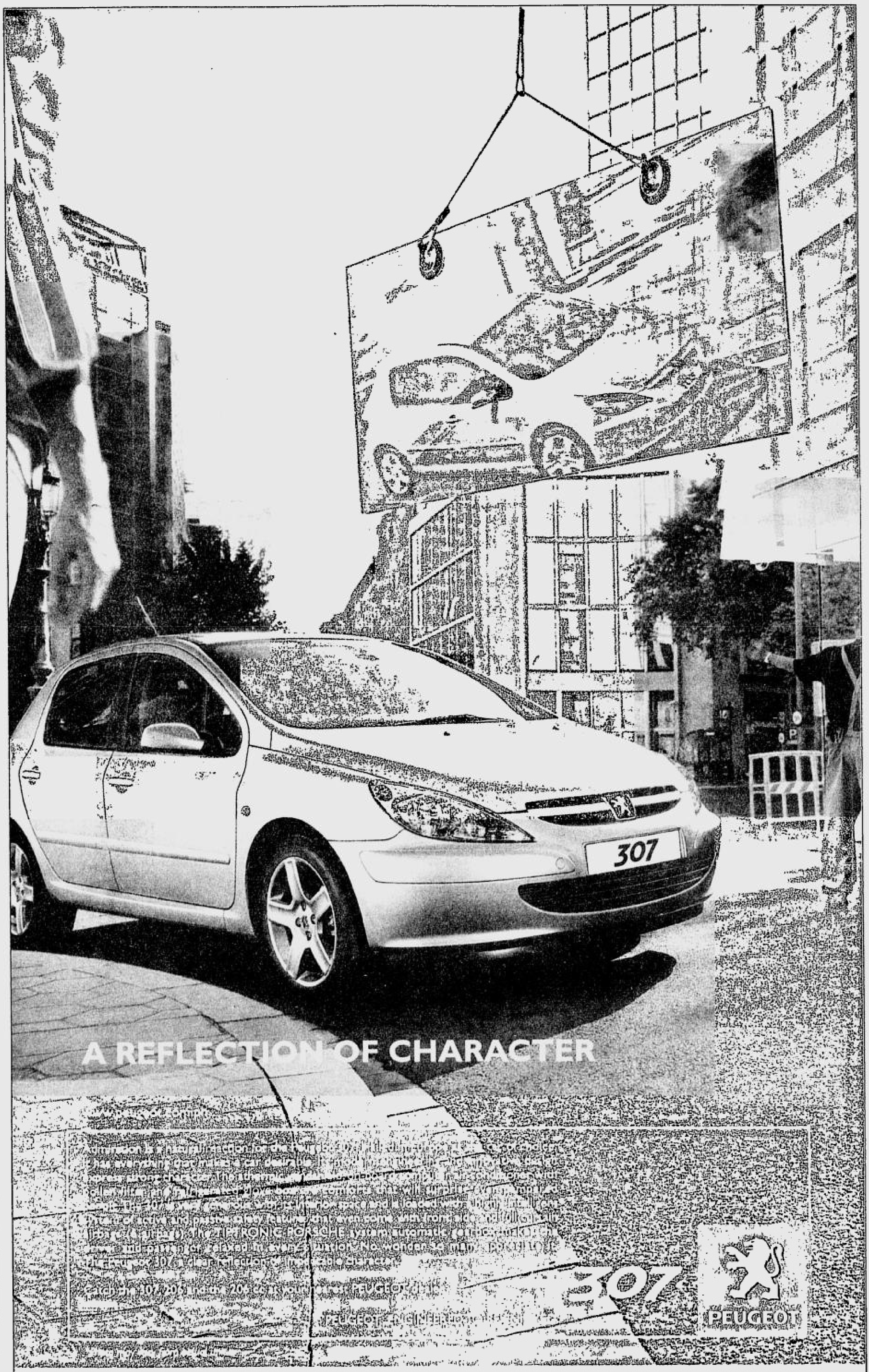

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Leaders hold key to development

"PROFIT is not a bad word. When you're in business, you have to generate a surplus to prolong the life of your company. When you make a profit, you sustain the company and create more jobs for people..."

The cliché goes: Leaders are made, not born. The more important matter is how the leader is made—how he leads people to succeed. This is resonant in the competitive world of business, where success largely depends on a leader's capability to run a company.

It is also true in government, especially with the 2004 presidential elections looming on the political horizon. For anyone who leads a business, an organization, a government, the goal is not short-term success but sustainable development—a steady income, employment for the people, and ultimately, a way of bolstering the economy.

According to Federico M. Macaranas, dean of the Center for Development Management (CDM) at the Asian Institute of Management (AIM), sustainable development "depends largely on our leaders. It starts with a value orientation: Do you know what society needs?"

Macaranas addresses leadership and development issues at the upcoming National Leadership Conference titled "Building a Community of Leaders and Organizations through Good Governance," mounted by the International Movement of Development Managers (IMDM) and slated on Dec. 1-3 at the AIM SGV Hall, Makati City.

MACARANAS

An ethical practice

Servant leadership is "a practical philosophy concerned with the ethical use of power and authority." It applies to government units and NGOs, the corporate and finance sectors, the academe and other sectors of society. It is concerned with channeling resources toward supporting the personal and professional growth of employees so that they reach their full potential and produce optimum results.

The servant leadership movement was spearheaded by Robert K. Greenleaf in the United States in the 1970s. In the Philippines, a formal Center for Servant Leadership was established three years ago, with Macaranas as its chair.

The Center aims to promote servant leadership values in the public and private sectors.

In a business setting, how many times have we heard the order, "I don't care how you do it, just do it!" The main concern is the end result—meeting a high quota. The means to achieve it are given less importance. Though this kind of authoritarian leadership seems to produce high returns, in the long run, discipline, efficiency and work ethics suffer.

"True, a leader looks for results. Numbers are important, but the quality of the output is more so. Servant leadership is about a leader who puts service first—service to his employees, service to the public. It is about knowing what society needs based on what people share with their leaders—success, prosperity, growth," states Macaranas.

Macaranas emphasizes that a leader who follows a standard of behavior must impose the same set of standards on all aspects of his life, be it personal or professional, even with personal interests coming into the picture. By themselves, personal interests are not bad—certainly, who would not want to attain success, fame and fortune?

"Let's face it, you're in business to make money. That's a personal interest. You are free to pursue them but not to the extent of nullifying the greater good—when you ruin the social fabric, when greed, graft and corruption take away the resources that are meant for everyone, not just for yourself," Macaranas attests.

What about profits?

Precisely because of unethical practices, a lot of people have become cynical and distrustful of those who lead them. In order to make that change, Macaranas states that people must be empowered to solve problems.

"In ethical business practice, you have a standard for treating people who work for you. This means attaining employee trust. How do you get your employees to trust you? Before you serve them, begin with yourself. Servant leadership is all about leading by example."

Macaranas points out that there is an ongoing debate in the development management circle concerning servant leadership and profits. According to some, a service-oriented leader or manager cannot make profits because he is concerned with serving people.

States Macaranas, "A service orientation begins with a vision of service, not profit: What do people need? When you respond to what they need and they share in your vision, they become more efficient, they work better, your company runs smoothly.

"It is not true that a servant leader cannot make a profit. It is also not true that when you make profits, you're not concerned with service. Profit is not a bad word. When you're in business, you have to generate a surplus to prolong the life of your company. When you make a profit, you sustain the company and create more jobs for people," he concludes.

Macaranas will be delving deeper into servant leadership in a seminar titled "The Heart of Servant Leadership." The National Leadership Conference aims to promote sustainable growth and development by responding to issues in the public and private sectors. It unites leaders and managers from all sectors of society who will effect positive change by educating and empowering people to act.

The National Leadership Conference is organized in cooperation with Winning Ideas and Strategies in Development Management (Wisdom) and Integrated GreenEarth Systems Corp. For inquiries, call the IMDM secretariat at 753 2006.

Final word for banks on a tax that was

By Mary Ann L. Villamor
SGV & Co.

TAX-FILES

STARTING Jan. 1, 2003, banks pay the 10-percent value-added tax on their gross receipts. But when banks were still paying the gross receipts tax (GRT) on their gross receipts, one of the bones of contention between the banks and the Bureau of Internal Revenue (BIR) was whether the 20-percent final tax withheld from interest income of the banks should be included in the banks' taxable gross receipts for purposes of the 5-percent GRT.

Of course, the BIR was arguing for its inclusion while the banks for exclusion. For several years, the Court of Tax Appeals (CTA) and the Court of Appeals (CA) have not consistently favored one over the other. On some occasions, the lower courts ruled for the exclusion of the final tax withheld from the bank's taxable gross receipts. On others, the courts ruled for inclusion.

In the end, the BIR won out when the Supreme Court finally settled the issue in favor of inclusion.

Cases

The issue began in 1996, when the Court of Tax Appeals (CTA), in the case of Asian Bank Corp. vs Commissioner of Internal Revenue, granted the bank's claim for tax refund of overpaid GRT. The overpaid GRT represented the GRT on the final tax withheld on the interest income of Asian Bank which it reported as part of its gross receipts subject to GRT.

The CTA opined that the 20-percent final withholding tax that would be imposed on the banks' interest income should not form part of its taxable receipts because the said final tax would not actually reach the taxpayer but would go to the coffers of the government. Citing an old case, Collector of Internal Revenue vs Manila Jockey Club, the CTA also said that the term "gross receipts" means all receipts of a taxpayer excluding those which have been earmarked by law or regulations for the government or persons other than the taxpayer.

This decision of the CTA has resulted to a spate of filings of tax refund cases by banks for overpaid GRT. Until November 2001, the banks have been largely successful with the CTA, which has consistently ruled that the 20-percent final tax is excluded from taxable gross receipts for GRT purposes. However, in two cases decided in November 2001, namely, Standard Chartered Bank vs Commissioner of Internal Revenue and FEB Investments Inc. vs Commissioner of Internal Revenue, the CTA has reversed itself. The CTA held the 20-percent final tax withheld at source should be included in the tax base, in the absence of any clear provision of law excluding the same for purposes of GRT computation.

These CTA decisions, by far, did not settle the controversy as the losing parties, expectedly, brought their cases on appeal to the CA. But even the CA was unable to shed light on the matter as its different divisions gave conflicting decisions on the numerous cases brought to them on appeal.

Finally, on June 10, 2003, the controversy was put to rest by the Supreme Court in the consolidated cases of China Banking Corp. (CBC) vs Court of Tax Appeals and the BIR and BIR vs CBC.

The Supreme Court held that the interest earned by the banks, even if subject to final tax and excluded from taxable gross income, forms part of its gross receipts for gross receipts tax purposes. The interest earned refers to the gross interest without deduction since the regulations do not provide for any deduction. The gross interest, without deduction, is the amount the borrower pays, and the income the lender earns, for the use of the borrower of the lender's money. The amount of the final tax plainly comes from the interest earned and is consequently part of the bank's taxable gross receipts.

The Supreme Court said that CBC's reliance on the case of Manila Jockey Club is misplaced. Manila Jockey Club does not support CBC's contention but rather the Commissioner's position. The Court ruled in Manila Jockey Club that receipts not owned by the Club but merely held by it in trust did not form part of its gross receipts. The law governing the Club expressly mandates the distribution of the receipts among various beneficiaries such as the Board of Races, the winning horse owners, and jockeys. Thus, the Club did not own the entire amount of the earnings. The Club merely held in trust the earnings apportioned by law for the benefit of the beneficiaries.

In contrast, CBC owns the interest income which is the source of the payment of the final withholding tax. The Supreme Court said that ownership is essential in determining whether interest income forms part of gross receipts for tax purposes. When the taxpayer acquires ownership of money representing interest, the money constitutes income or receipt of the taxpayer. The amount constituting the final tax, being originally owned by CBC as part of its interest income, should, thus, form part of its taxable gross receipts.

The Supreme Court also debunked the CTA's decision in the Asian Bank case, which decision was also relied upon by CBC. In said case, the CTA said that gross receipts shall be based on all items of income actually received. The CTA observed that it is but logical that the final tax, not having been received by the petitioner but instead went to the coffers of the government, should no longer form part of its gross receipts. The Supreme Court said that the CTA erred in its interpretation since actual receipt may be physical receipt or constructive receipt. When the depository bank withholds the final tax to pay the tax liability of the lending bank, there is, prior to the withholding, a constructive receipt by the lending bank of the amount withheld. Thus, the interest income actually received by the lending bank, both physically and constructively, is the net interest plus the amount withheld as final tax.

Part of gross receipts

Premised on these reasons, the Supreme Court concluded that the amount of interest income withheld in payment of the 20-percent final withholding tax forms part of a financial institution's gross receipts in computing the gross receipts tax on banks.

This decision of the Supreme Court might have come too late for some of the banks. At the height of the controversy, the interest of the banks for a definitive ruling on the matter went beyond the outcome of their refund cases. More importantly, the banks needed guidance on how they should treat taxes withheld when they computed for their GRT liabilities.

On one hand, if they included the final tax withheld in the taxable receipts when they should not, they were overpaying GRT. These overpaid GRT would again be subject of claims for refund by the banks. Not only was this inefficient, it was also a costly way of doing business for the banks. On the other hand, if they excluded the final tax withheld from their taxable gross receipts when they should not, they were underpaying their GRT liabilities. This exposed them to risks of deficiency tax assessments by the BIR. The banks may be required to pay not only the basic GRT but also surcharge and interest.

The banks' dilemma only ended starting this year when the GRT has been replaced by the VAT. To avoid confusion this time, the Tax Authorities have, by regulations, provided that any amount withheld as taxes on the gross income of the banks forms part of the latter's gross receipts for VAT purposes. But even after the replacement of GRT by VAT, the problem of some banks with the GRT may be far from over. More than dashing the banks' hopes for recovering on their tax refund cases, the decision of the Supreme Court in the CBC case opens the floodgates for deficiency GRT assessments for those who used to compute their GRT liabilities net of the final withholding tax.

In fact, the BIR has already issued several deficiency assessment notices against some banks for underpaid GRT. While the banks are only susceptible to deficiency assessments for the last three taxable years, still, defending against these tax assessments would be an uphill climb, to say the least. The Supreme Court's First Division has already denied with finality CBC's motion for reconsideration. It will take the Supreme Court en banc, in another case brought before it, to overturn the First Division's decision. Until then, the ruling in the CBC case is the final word on the matter.

Reputation capital can make brands rise

From page B2-1

across five continents including the United States and the United Kingdom. This topical analgesic, best for the symptomatic relief of body and muscular aches and pains, is a product borne out of the practice of Chinese herbalists and healers of rubbing natural herbal remedies on their patients. Tiger Balm's unique herbal formulation is made from camphor, menthol, cajuput and clove oil. Its trademark name was derived from the name of one of its founders, Aw Boon Haw, which means gentle tiger.

Today, Tiger Balm's single largest market outside of Asia is the United States where it is present in over 40,000 outlets and where it enjoys huge patronage from one of its biggest minority groups.

Not to be missed when one speaks of brands that have created reputation out of owning a unique cultural value is the Philippines' pride, San Miguel Beer, now marketed in North and South Asia, Australia, Middle East, Africa and the United States. It cannot be denied that this brand first sold in 1890 built reputation capital by recognizing the very distinct and unique trait of Filipino camaraderie and spirit best captured in the selling line "Iba ang may pinagsamahan," now modified by the creative expression "Itaas Mo," a fresh attempt to encourage Filipino pride.

Capitalize on place of origin and maximize share of voice. Much has been written about Thailand's one product, one village marketing strategy. Ironically, quite a number of Pinoy brands have been using this approach long before Thailand did. Unfortunately, unlike Thailand, most Pinoy brands have little share of voice or share of media expenditure. Yet, because these brands are known to originate from a place highly regarded for a particular product, a halo effect transcends to the brand easing their entry to the global market.

Bulacan has always been known for best-tasting native delicacies and preserved sweets. No wonder that Bulacan Sweets first marketed in 1970 easily became a widely accepted local brand. Among its best-seller products are *pastilles de leche*, *yema*, *taba ng talangka* or fat crab paste, *ube* and candied fruits. Today, the brand Bulacan Sweets is found in many parts of the world where Filipino communities abound and Asian stores flourish. With adequate share of media that should help establish initial local presence, the potential is huge for the forward thinking brands willing to invest in strong branding efforts to link a commodity product to a reputable place of origin. Notwithstanding, there are quite a number of products and places of origins waiting in the wings, among them, Davao's durian and tuna delicacies, Cebu's dried mangoes and *otap*, Bacolod's *piyaya*, Baguio's peanut brittle, etc.

Local presence, a window for global opportunities. One of the constraints of many Asian brands is the failure to realize that with the right branding efforts comes the creation of unique, positive and meaningful associations that can help prolong the profitable life of a brand. Related to this, many entrepreneurs do not see the value behind brand building efforts and concentrate simply on the absolute costs that come with the promotions efforts. The same entrepreneurs fail to realize that by creating local brand awareness, they build reputation capital and loyalty which over time can transcend generations of users and geographical barriers.

Bench was first marketed in 1987. Since then, the brand has gained national recognition when in 1988 it first featured Philippine cinema's hottest new face then, Richard Gomez, as its first image model in a television commercial that depicted a "rowing" scene. Today, Bench has franchise outlets in Saudi Arabia, Kuwait, Guam, Canada, United Arab Emirates and China counting among its overseas patrons countless Filipinos who have come to know the brand since 1988.

The Lee Kum Kee oyster sauce was first sold in 1888 in Guangdong province in China where oysters are in abundance. Today, the brand is being used in many East Asian and Chinese homes and in Chinese restaurants worldwide. Lee Kum Kee is sold in over 80 countries in five continents and is now offering a wide breath of product line that helps push Chinese food culture globally with the availability of Chinese sauce flavors that include different types of oyster flavored sauces, black bean garlic sauce, spicy tofu, sweet and sour fish, chili sauce, hoisin sauce and seafood sauce.

Explore non-traditional distribution channels. Focus efforts on non-traditional channels. Pinoy stores, linking up with Pinoy restaurants (if you are in food and related products) and online distribution are good avenues for distribution globally.

With reputation capital, local entrepreneurs can gain easy access to Pinoy stores and Pinoy communities worldwide. While many Filipinos overseas enjoy material comfort, they hunger emotionally for anything that reminds them about home including Pinoy brands that remind them of good times and their cultural heritage. Blessed with financial comfort, they are not likely to compromise their hard-earned money with unknown Philippine-sourced brands but prefer those that they are familiar with.

The migration of Filipino workers and families is not only a source of dollar inflows but as they move into a new social milieu they help provide a showcase for Filipino products and services.

In this day and age where pricing remains volatile, brought about by constant changes in technology, globalization and the proliferation of products and services, entrepreneurs have no choice but to start building local reputation capital.

(The author is a marketing consultant and professor of Marketing Management and Brand Management at the De La Salle Professional School's Graduate School of Business with e-mail address at kdeasis@skyinet.net)

How entrepreneurs estimate market size

From page B2-8

sis complete with Porter's "Five Forces." That's still an industry analysis model that continues to fascinate academicians who force its application on any business irrespective of size. According to him, the instruction he got was to get an estimate of the market size of the restaurant industry and see how much share he then had. Of course, being a service, this entrepreneurs industry and market is limited by his location. Unlike a consumer good, he can't expand to another geographic market by placing his "product" in the hands of a distributor. If he has to expand to the Calabarzon area, he has to put up an infrastructure there. And his market is the restaurant-eating customers who will access his restaurant. That's typically 3-5 km radius around his location.

Gut-feel for the market

In the '80s, an entrepreneur who invented the powder detergent specifically suited for washing machines decided to venture into the "detergent industry." When his bank asked him how he expected to compete against detergent-producing giants like P&G, Unilever and Colgate, he said he's not competing with them but was restricting himself in one "small" segment of the industry, that is, the detergents for washing machine use. Asked how big a market size that segment was, Alfonso Supetran, the "Pride" detergent inventor, was said to have answered: "I don't know exactly. But what I know is that the category is still too small for the likes of a P&G, Unilever and Colgate to bother about but big enough for me to more than break-even and make money." Supetran and his company, ACS Chemicals, got his operating capital loan.

So for a small business, how should it tackle the question: "Do you have a market for your product? How much is that market?" You're better off thinking of a humbler business planning paradigm. Your market is your break-even volume and "plus." The "plus" is your target profit. Your planning assumption is that you're in an industry that's not on a "fade-out." And you can easily check this out by asking around and observing.

For your market share, don't think about it yet. At this point, your participation in the "industry" is most likely still unnoticeable or hardly noticeable. The company to benchmark here is Monde Nissin Corp., the makers of Lucky Me! instant mami. When they went into instant noodles in 1989, they just went ahead armed with only the simple knowledge or business sense that instant noodles was a product category where it was easy to break-even and attain profit on the very first year. Three or four years after market entry, at a Pana (Philippine Association of National Advertisers) party, Johnny Santos, then president of Nestlé, crossed the room to extend a hand to an unassuming Filipino-Indonesian at the other end. When he finally came face to face with Mr. H.S., the owner and inventor of Lucky Me!, Johnny was heard graciously saying: "Let me shake the hand of the man whose Lucky Me! now has the No. 1 market share in the instant mami category beating my Maggi instant mami."

This was not the most surprising and memorable part of that evening. What was truly a surprise to everyone was that this was the first time that the Lucky Me! owner learned that it had the leading market share!

For comments or questions, e-mail us at MarketingRx@SaltAndLightVentures.com

Shooting film without film

IMAGINE shooting a movie without using film. Imagine making films or TV commercials with freedom and ease—minus the long process of conventional film production and post-production.

Imagine the liberating experience of giving vent to your creativity. Imagine true high quality work accomplished in less time and often at amazingly less cost.

A filmmaker's dream? Yes. Impossible to achieve? No.

HD - or high definition—is now making all that possible.

Production-wise, High Definition is the new kid on the block. It's an exciting new technology that has bridged the wide chasm between video-quality and film-quality productions.

One can, for example, make movies digitally from the computer and edit those movies outside studio labs. Ask Robert Rodriguez, prolific director of fast-action movies like From Dusk Till Dawn and The Faculty, who has abandoned film to shoot his latter movies, Spy Kids 2, Spy Kids 3-D and the current blockbuster Once Upon A Time In Mexico in HD.

Ask George Lucas, who has said he will "probably never shoot another film on film" after experiencing the ease, the convenience and unbridled creativity of shooting in HD for his second wave of Star Wars movies.

Ask Unitel Productions people, the advertising industry's No.1 production outfit, which recently acquired one of the most advanced HD cameras—the Panasonic Varicam—that has been used to produce some of the industry's TV commercials in record time.

New way

"These are exciting times, and it's great to have new technology, a new camera, and a new way of doing things," says Unitel CEO Tony Gloria, who has been at the forefront of the advertising and movie industries' cutting edge production and post-production strategies.

GLORIA

"You can do so much more with HD, so much quicker," agrees Matthew Rosen, multi-awarded British director and cinematographer who makes commercials in the Philippines. "HD technology gives both the movie and advertising industries a choice. You can choose to go film and shoot the tried, traditional way. Or you can go HD and discover a whole new way of doing creative work."

"The important thing is, there is now a choice. You can choose to shoot on digital tape that lasts about 45 minutes long and costs P6,000. Or you can shoot on 35 mm film for the same project, and use up, say, 12 rolls that will cost you P150,000 per roll plus processing costs," Gloria explains.

"If you're, say, shooting kids with HD, you won't need to worry about runouts. You can just keep on shooting because you don't need to reload. You get the best possible shots that way—the most natural reactions too," he adds.

Jorg Schifferer, another top commercial director/cinematographer says, "Shooting in HD effectively removes one burdensome stage of the film making or commercial production process: film developing and processing. You can shoot and edit at once and see the results. The quality of the creative product is also pure and crystal clear—because it's digital. Even post-work is a digital domain"

The Panasonic Varicam has upped HD technology even one better, Gloria reveals. "It can shoot from 4 to 60 fps. It can undercrank and overcrank and do special effects. HD has now acquired many of the properties of film, and more. True creative freedom has been unleashed."

"It's a great tool, " agrees Jun Reyes, Unitel partner and multi-awarded commercial director. "The Varicam—as its name suggests — is the only HD camera in the market now that affords me the flexibility of shooting in different speeds, with varying effects."

One of the weaknesses of video in the past has been its lenses, which are not as fine as film lenses, admits Reyes. But even that weakness has been conquered by HD.

"Unitel recently acquired an Angenieux lens adapter, so you can in effect shoot on HD using film lenses. This has narrowed the gap between film and HD even further, so you can hardly tell while watching TV which TV commercial was shot on film and which one was shot on HD," he says.

"HD is a revolutionary tool that will keep on chipping away at the advantages of film. It's the wave of the future and it can't be stopped. That's why Unitel brought the HD technology here—to give the industry this new option," Gloria says.

Digitally shot

The demand for digitally shot commercials will rise soon as the advantages of HD production are experienced by more advertisers. Storyboards that call for digital effects, have budget constraints and which must meet deadly deadlines are good candidates for HD treatment.

"Film has been with us for 100 years and it's about time we discover new approaches," Gloria notes.

TV personality Pia Guanio listens to the features of HD.

In short, digital cinema will be for early 21st century filmmakers and moviegoers the single most significant enhancement of the movie experience since "The Jazz Singer" introduced sound to movies in 1927. HD commercial production in the advertising industry will alter the look and process of creative work here as well.

For more information, call 8962046 or visit www.unitel.ph.

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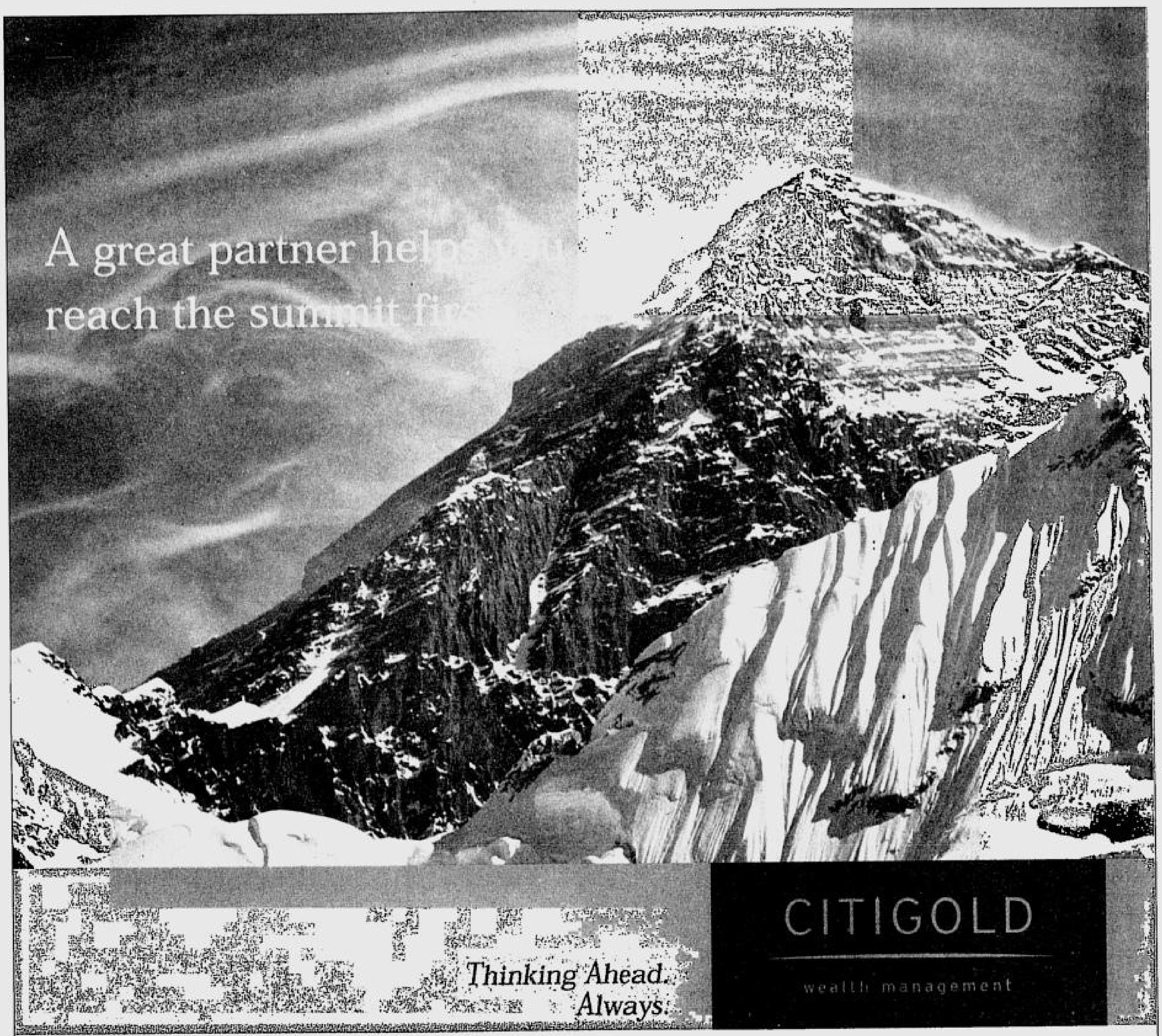

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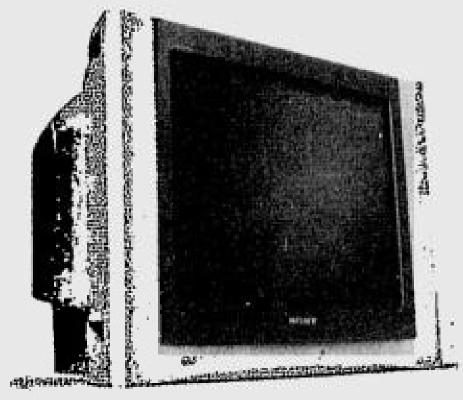

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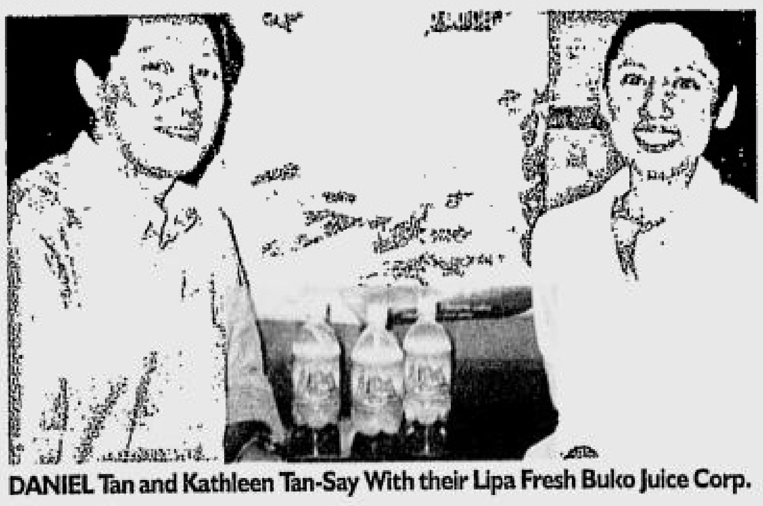


DANIEL Tan and Kathleen Tan-Say With their Lipa Fresh Buko Juice Corp.

Small but fresh idea makes it big

IT STARTED with what seemed like a small idea. The Tan siblings thought of packaging buko juice in convenient, leak-proof and sanitary bottles and maintaining freshness without preservatives. This has never been done before in the market.

They then had a small stall at Granada Street in Ortigas. From this humble beginning, Lipa Fresh Buko Juice of GYT Enterprise Corp. has become one of the fastest-growing food firms in the market.

Start of something fresh

"Our product didn't even have a name and label back then," recalls Daniel Tan, president of GYT Enterprise Corp. Daniel graduated from De La Salle University with a degree in Mechanical Engineering. He worked for 14 years in the United States before joining GYT and setting up his own paper business in the Philippines.

It was in 1995 that his brother Gilbert thought of starting this "small endeavor." At that time, the available buko juice in the market was only sold either in its natural shell or in plastic cups. Selling them in PET bottles was surely a challenge for the Tans.

Their sister, Kathleen Tan-Say, later joined them as vice president for marketing. A Business Management degree holder from the Ateneo, Kathleen whose initial dream was to work in the fashion industry, also studied at the Fashion Institute of Technology in New York after college and finished a masters degree in Child Psychology in 1992.

"When we started GYT, we saw the need for quality buko juice packaged in convenient and sanitary PET bottles. Filipinos always loved the taste and health benefits of fresh chilled buko juice but had to go out of their way to get them," says Kathleen.

"When we were asked to leave our little corner in Granada, it gave us the idea not to wait for the customers to come to us but for us to go to them," says Daniel.

So they started marketing their product in restaurants and named it Lipa Fresh Buko Juice after Lipa in Batangas where they source their coconuts.

"Back then we were willing to deliver a few bottles at a time just to convince our customers to try them. Even if our delivery overhead was high, we delivered fresh everyday. We monitored their stocks and taught their staff how to take care of it," says Kathleen.

Lipa Fresh Buko Juice's first customers included ADB, Mann Hann, Chopstix, Sun Moon, New Sun Beam, House of Minis, and DEC in Ortigas. Today the company's growing clientele includes Super Bowl of China, Tokyo-Tokyo, Isshin, Zaifu, Longrain, Cucina, Pho Bac, Sushi-Ya, Pacific Wharf, Music 21, Tender Bob's, Sukhothai, Macau, Thai BBQ.

"We have developed a packaging, cooling and distribution system that can better preserve the life and freshness of buko juice. It is bottled fresh everyday and the temperature is controlled to maintain its quality. Since we are already BFAD-approved, we are now working to be HACCP (Hazard Analysis in Critical Control Point, an international food accreditation usually used for export) compliant.

The year 1999 saw Lipa Fresh Buko Juice passing strict Japanese quality standards and was rewarded by its airfreight shipment to Japan in the same year.

In 2000, it introduced a new and recyclable packaging with a brand new label design and launched its 500-ml leak-proof bottle.

Their adherence to strict quality control has also translated to a slow, but sure expansion. "We do not expand to areas where we cannot make delivery commitments," Kathleen adds.

It has also earned them an honor in the recent 2003 National Family Week Celebration, receiving the "Most Outstanding Alternative Health Drink Product" award from the National Consumers Affair and Ideal Parents & Family Foundations.

Life lessons learned

The most valuable thing that the Tan siblings got from their "small endeavor" is immeasurable. "There's a saying which goes: sing like nobody's listening, dance like nobody's watching and love like you've never been hurt before. This can be also applied to a business as it involves faith, risk, humility, simplicity and love," says Kathleen.

Healthier lifestyles boost production of organic rice

By Tina Arceo-Dumlao

FOR MORE than a decade, non-government organizations have been helping farmers sell their organically-grown rice.

These efforts made a difference but the market was small then and there was no incentive to increase or even continue to grow rice without using pesticides.

Thanks to the growing health consciousness and the buying frenzy for all things organic, farmers now have the unique opportunity to increase production and NGOs are seizing the opportunity to bring organic rice and other products to the mainstream.

Roel Ravanera, executive director of the Philippine Development Assistance Program, tells Business Friday that the previous objective was to push for organic rice production to preserve the environment and veer away from the prevalent agricultural practice that emphasized on the use of pesticides and other chemicals.

Ravanera says that with the accent on healthy food, PDAP added the health angle to sustainable development to get more people to patronize organically-grown rice.

"We were isolated before but now the big challenge for us to go mainstream so that the farmers and the rural poor can participate in a bigger marketplace," Ravanera says.

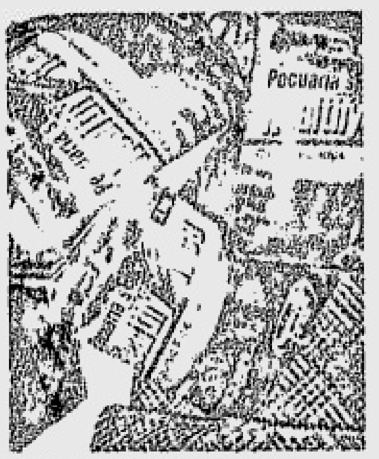
Organic rice is admittedly more expensive with average cost between P30 and P60 per kilo, compared to around P17 to P25 for commercial rice.

The price difference is well worth it, however, considering that it offers a healthy and chemical free alternative.

This rice comes from traditional seed varieties sown, reaped and stored using only natural pest control measures. It relies on crop rotation, gren manure, off-farm waste, supply plan nutrients to ward off weeds and other pests.

Add to that the fact that organic rice guarantees a fuller meal because of its heavy fiber content compared to polished white rice. It also has a lower calorie content compared to white rice.

TINAWON rice from the Ifugao rice terraces. These grains are specially grown by the Ifugaos for their rituals and their families.



HEALTHY Organic Rice of Pecuaria Multipurpose Cooperative from Lanipga, Camarines Sur.

A number of these cooperatives and farmers' groups selling organic rice will be featured in the organic Rice Festival Booth in celebration of the Social Development Week at the Ayala Center, Glorietta, Makati, which will run from Nov. 17-21.

The most famous would be the Tinawon unpolished rice from the Ifugao Rice Terraces.

Tinawon means "annual" or "yearly" rice because it is grown by Ifugao farmers only once every year. This rice is traditionally used for family consumption and special rituals, thus, its high price.

There is also Pecuaria's Healthy Rice from Camarines Sur, produced by Pecuaria Development Cooperative Inc., one of the biggest organic farm products producers in the Bicol region.

PDCI's 426 members produce quality farm products, development environment friendly farming technology and engage in livelihood activities.

These provide consumers healthier food products, rehabilitate and protect their local environment and generate better income opportunities for farmers.

Tarlac's contribution is SAVE-UR Organic Rice which stands for "save your health, save your environment and save your farmer campaign."

The rice is produced by the organic practitioners of the Parulung Kapit-Bisig sa Kaunlaran Multi-Purpose Cooperative Inc.

Another participant is the Bukidnon organic Products Corp. of Cagayan de Oro City.

BOPC is a registered cooperative that buys organic palay from suppliers and then sells them to the upper bracket market in northern Mindanao, Cebu and Bacolod.

It has set-up Nature's Bounty, an organic outlet in Cagayan de Oro City.

BOPC provides an efficient marketing link between the organic farmers in the area and the "green consumers" interested in organic products.

In Nueva Ecija, the farmer-members of the Kalikasan Nueva Ecija have been practicing organic rice production for the past 10 years.

Based in Muñoz, Nueva Ecija, the cooperative was organized by the Philippine Rural Reconstruction Movement.

Agusan del Sur, on the other hand, contributes to the organic rice movement through the Agusan Ecotech Foundation Inc. based in Sta. Josefa, Agusan del Sur.

The group's goal is to enable resource poor farmers to help themselves toward sustainable agriculture and to attain a better quality of life.

The group's Masipag rice is produced by the MASIPAG program adapted by the Agusan Society of the Divine Word Apostolate as early as 1993.

The Ecotech foundation has about 500 seed lines collected from around the country. The seeds are tested by farmers in trial farms at their main station in Sta. Josefa.

Beneficiaries are instructed to plant several varieties in their respective areas to sustain the production of organic rice.

Ravanera says there are currently only 5,000 hectares of land planted to organic rice and there is room for so much more considering the growing demand for healthy products.

"The potential is at least five times that volume so we are very happy that organic rice is now available in the supermarkets, which will help our rural poor," he says.

'Cool invention' eyes bigger market share

BARELY two months since its launch in the local market, the revolutionary Cool Mint Listerine PocketPaks oral care strips have already chalked up a modest share of the oral care market.

Named by Time Magazine as one of the "coolest inventions" in 2002, the product's success can be attributed to its proven superiority in killing 99.9 percent of odor-causing bacteria on the tongue within 30 seconds with just one strip.

It has also met the demand for an 'on-the-go' solution as it is conveniently and easily dispensed from a tiny, ergonomic vial that is perfect for today's busy lifestyle.

This early, the product is expected to enjoy more patronage in the coming months and eventually capture a bigger share of the oral care market.

Pfizer Consumer Healthcare, exclusive marketer of Cool Mint Listerine PocketPaks, has embarked on an aggressive marketing strategy to generate sales and usage in the Philippines.

Support activities and promotional campaigns, including tours of high-traffic areas such as malls, supermarkets, and bars and restaurants by the Listerine "Germinators", have proven to be a sure hit among target consumers. These have greatly contributed to the product's marketing success.

The Listerine "Germinators" are young men and women clad in glittering green costumes inviting shoppers, mallgoers, and bar denizens to try the product and experience the 'clean mouth feeling' it gives in seconds.

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Former med rep finds calling in 'chicharon'

By Gil Francis G. Arevalo
PDI Southern Luzon Bureau

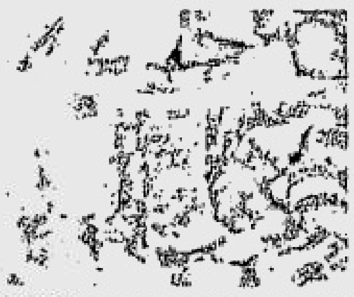
POLANGUI, Albay—Herbert Borja, 44, of Barangay Ponso, Polangui, Albay, considers going into his own "chicharon" business after he resigned about a year ago as a medical representative, a calling.

He was with Searle Philippines (now Pfizer-Philippines) for almost 20 years.

"It was perhaps the most important decision I have made in my entire life, given the fact I have many achievements and was a truly dedicated medical representative of Searle," Borja says.

He started his chicharon business, called "Chacharon" in March 2002.

He now has 140 outlets all over the region and his Chacharon is in leading supermarkets in Bicol


CHACHARON, No. 1 in the Bicol Region

It is now the leading chicharon product in almost all groceries and convenient stores in Albay.

His business has also penetrated the provinces of Camarines Sur, Camarines Norte, Catanduanes and Sorsogon.

By the end of the year, Borja says he would visit Masbate, the only Bicol province that orders Chacharon directly from his factory in Ponso.

Borja discloses it was during a medical mission on Feb. 1, 2002 in Biñan, Laguna, when he realized his long-time wish to go into business.

"I was so carried away by the sight of *chicharon* being so in demand in Laguna. It really gave me an idea to try this kind of business," Borja says.

He resigned that same day, despite his being a multiawarded-medical representative.

For two consecutive years, he was the medical representative of the year (1983 to 1985), and for so many years, Searle awarded him as the highest growth sales performer of the year.

Borja was the only Filipino given the highest award and distinction in 1983 in Asia-Pacific as the top sales performer.

That time, Searle even topped

FORMER / B2-7

2003 Outstanding Filipino Retailers Feted

It was a night of glitz and glamour as the Philippine Retailers Association and the Department of Trade and Industry paid tribute to seven of the country's biggest and brightest names in retailing as they romped off with the industry's most coveted 2003 Outstanding Filipino Retailers (OFR) of the Year and Shopping Center of the Year Awards during an Oscar Awards-inspired evening staged recently at the EDSA Shangri-La Hotel.

A joint undertaking of the PRA, the national organization of retailers in the country, and DTI, the award seeks to recognize outstanding retailers who have epitomized the model of excellence in retailing in terms of success and good ethical practices. DTI Asst. Sec. Norman Hocson represented DTI Sec. Mar Roxas during the awards.

Islands Souvenirs president Jay Aldeguer holds the trophy for the Small Scale Category (Fashion) and Hall of Fame award. With Aldeguer are (from left) PRA Vice Chairman Ma. Alegria S. Limjoco and PRA Chairman Emeritus Samie Lim.

Islands Souvenirs won the Outstanding Filipino Retailer award for the Small Scale-Fashion category for the second consecutive year, thus earning its rightful place in the Hall of Fame. Islands Souvenirs has over a hundred branches all over the country and has successfully expanded its network in the US, Japan and Singapore. Finalists in this category were Artwork, Fino and Silverworks.

PCX, last year's PRA Most Promising Retailer and another multi-awarded retailer bagged the award for the Medium Scale-Non Fashion category. Other finalists in this category were Bratpack and Sportshouse.

Celine, the 1999 winner in the same category of the OFR Awards and another multi-awarded retailer with over 25 years experience in the shoe industry, won in the Medium Scale-Fashion category. Companies that competed in this category were Bayo and Freeway.

Handyman, the fastest growing local hardware and home improvement chain in the country, bagged the Category Specialist award.

The PRA and DTI also named **Beauty Bar** and **Papyvore** as the Most Promising Retailers of the Year for the Fashion and Non Fashion category, respectively. Beauty Bar of the Stores Specialist Group, won the award for its distinctive concept and exciting brands and products not available anywhere else in the country. Papyvore, barely three years in the business, has captured the public's eye with its wide range of magazines and publications that cater to the varied interests of the reading public.

VIPs in a row. 2003 OFR Awards Night was attended by some of the biggest and most influential names in business and industry namely (from left) PRA Chairman Emeritus Samie Lim, SM Shoemart president Teresita Sy Coson, PCCI president Sergio Ortiz-Luis, Jr., PRA Vice Chairman Roberto S. Claudio, PRA president Bienvenido V. Tantoco III, Philippine Daily Inquirer president Alexandra Prieto-Romualdez, DTI Assistant Secretary Norman Hocson, IBM Philippines Marketing Manager Mylene Castillo and PRA Excom Chairman Frederick D. Go.

PRA president Bienvenido "Donnie" Tantoco III delivers the Welcome Remarks.

Cheers & Congratulations to the Winners of the 2003 Outstanding Filipino Retailers (OFR) Awards!

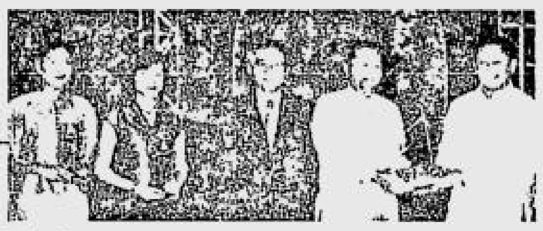
Shopping Center of the Year was Shangri-La Plaza represented by its EVP / General Manager Danila Regina I. Fojas (4th from left) with PRA president Bienvenido V. Tantoco III, PRA Chairman Emeritus Samie Lim, DTI Asec. Norman Hocson and PRA Vice Chairman Roberto S. Claudio.

Shangri-La Plaza bagged the Shopping Center of the Year Award for its innovative marketing and promotions that has created a distinctive shopping ambience thereby strengthening its position as a premier shopping center.

The three-hour affair was a gathering of the biggest names in business and industry like SM Shoemart President Tessie Sy Coson, Robinsons Dept. Store President Robina Gokongwei-Pe, Big R Supercenter EVP/COO Frederick Go, Phil. Chamber of Commerce and Industry President Serge Ortiz Luis, Shangri-La Plaza GM Lala Fojas, Alabang TownCenter GM Javier Hernandez, Araneta Center President Teddy Asuncion, French Baker Johnlu Koa, Blims President Carrie Lim, Rustans Vida T. Estrella, Beauty Bar EVP Anton Huang, Philippine Daily Inquirer President Sandy Prieto-Romualdez, PDI Corp. Mgr. Celine Madamba, GMA 7's Jimmy Alanis, Phil. Amalgamated Groceries & Supermarkets Association (PAGASA) President Steven Cua, IBM Philippines Marketing Manager Mylene Castillo, among others.

The 2003 Outstanding Filipino Retailers Awards was sponsored by Philippine Daily Inquirer, Ayala Center, SM Shoemart, Shangri-La Plaza, Celine, Filipinas Alfa, Freeway, HBC, Islands Souvenirs, and Rusty Lopez.

Most Promising Retailer (Non-Fashion) winner Papyvore (center) represented by Ms. Janice Margot Ang Koa.


Celine Chairman & CEO Chan Kok Bin (4th from left) receives the Medium Scale Category (Fashion) award from DTI Asec. Hocson. Looking on are other finalists (from left) Bayo Marketing & Special Events Officer Veronica Gonzales, Freeway COO Sheree Jane Gotuacq and PRA Chairman Emeritus Samie Lim.

Category Specialist winner Handyman represented by GM Jody Gadia and president Willy Co (center) receive the award from Asec. Hocson with finalist National Bookstore.

PCX General Manager Eileen de Guzman receives the Medium Scale Category (Non-Fashion) award from DTI Asec. Hocson. Looking on are other finalists (from left) Sportshouse represented by Marketing Division Manager Roy Ordiales and Bratpack Director Jerry Sy.

Most Promising Retailer (Fashion) winner Beauty Bar represented by Stores Specialists EVP Anton Huang (3rd from left) with (L-R) finalist InStyle represented by Asst. Manager – Marketing Evita Ventura, DTI Asec. Norman Hocson, Philippine Daily Inquirer (PDI) president Alexandra Prieto-Romualdez, finalist Essenses represented by Rustans Director for Operations Vida T. Estrella, and SM SVP – Store Operations Jorge T. Mendiola.

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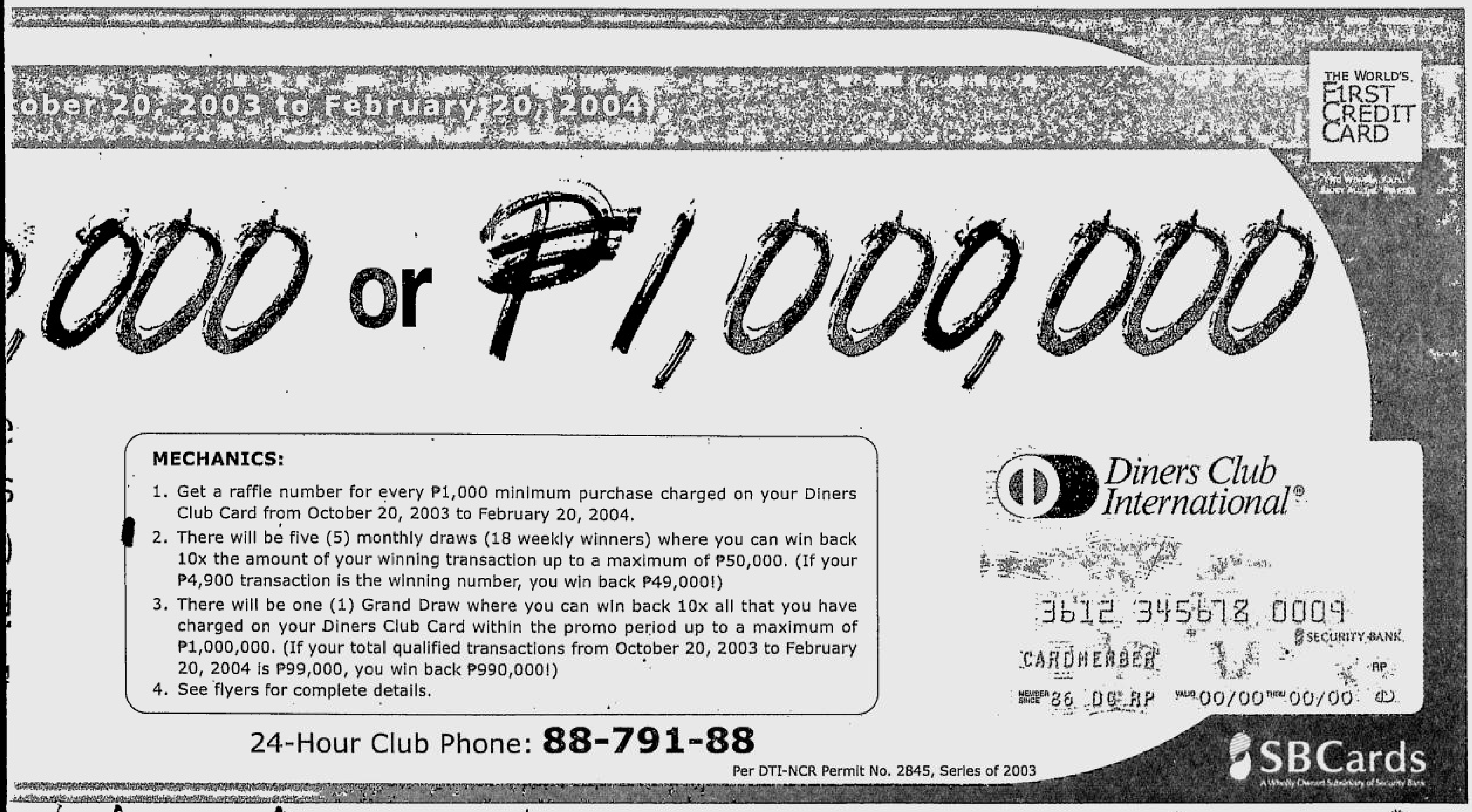
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Editor **Aries Espinosa**

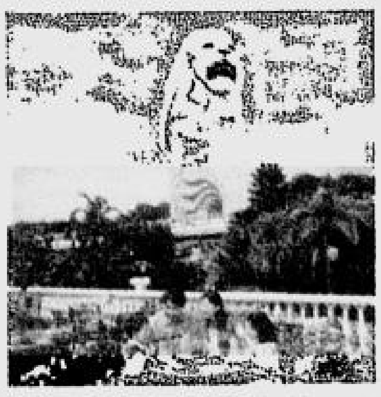
WEEKEND HAPPENINGS AT THE PODIUM

Roar into Singapore

SHOPPERS at The Podium, the upscale mall in Ortigas Center, can have a "roaring" great time shopping and getting a chance to win one of 20 trips to Singapore in its Roar Into Singapore promo.

A joint project of the Singapore Tourism Board and The Podium in cooperation with Smart Communications, every P1,000 purchase on Nov. 15 and 16 entitles one to play the Roar into Singapore game in the mall's Activity Area.

They'll have a roaring great time spinning the wheel, and getting a chance to win Singapore Tourism Board giveaways and Podium vouchers. There will also be raffle slots in the wheel, which will entitle the shopper to a coupon and a chance to win one of 20 airplane tickets to Singapore.



A GREAT view from the Sijori Resort of the Merlion Tower at Sentosa

Now is actually the perfect time to experience all Singapore has to offer. A renowned destination for meetings, incentives, conferences, and exhibitions, Singapore is also host to world-class attractions, colorful festivals, superb cuisine, and great shopping. Singapore packs so much into one vibrant island.

Raffle draws will be on Nov. 15 at 7:30 p.m. for 10 tickets, and Nov. 16 at 5:30 p.m. for 10 tickets.

Roar Into Singapore at The Podium is the launch in the Philippines of the program of the Singapore Tourism Board and the country's tourism industry's Singapore Roars program. Launched last June, this includes a six-month line up of roaring deals and events, outstanding travel and accommodation packages, and roaring "surprises" for visitors.

Right now, all of Singapore is roaring with amazing deals and spectacular one-for-one offers on dining, spa treatments, retail purchases, tickets to major attractions, and special offers at nightspots around the major districts around Singapore. So whether you enjoy the arts, educational excursions, or just relaxing by the river, there's something for everyone.

Enticing visitors further is the daily Roaring Surprizes along Orchard Road where by participating in a game, visitors receive a guaranteed prize and stand to win air tickets, accommodations, and more.

Visitors to Singapore in December, for example, can enjoy the Christmas Light-Up 2003, which begins in Nov. 15 until Jan. 5, wherein Orchard Road is transformed into a mesmerizing fairyland at sunset, World Wrestling Entertainment on Dec. 5 at the Singapore Indoor Station, and the Standard Chartered Singapore Marathon 2003 at the Singapore City Center.

Have a roaring great time shopping at The Podium and getting a chance to win one of 20 trips to Singapore.

SIOBHAN PETTIT
UNIVERSAL RECORDS

Siobhan Pettit performs, signs

STUNNING Irish Jazz vocalist Siobhan Petit will be at The Podium for a mall performance and an autograph signing session on Saturday, Nov. 15 at 9 p.m. at the second level activity center.

A joint project of The Podium, Universal Records, and Astroplus in cooperation with Jam 88.3 and Wave 89.1, the event is in line with the artist's Philippine tour to promote her album "Long Ago Tomorrow."

The album is a wonderful collection of songs written by the legendary Burt Bacharach, including two tracks co-written with Elvis Costello. All of the songs are given Siobhan's unique interpretation, the album a fresh take on some of the best songs ever written.

"Long Ago Tomorrow" fuses Siobhan' soft, strong, and sensual voice in her effortless interpretation of Bacharach standards. These include "What the World Needs Now is Love", "A House is Not a Home," "The Look of Love," "(They Long to Be) Close to You", "This Guy's in Love With You," "Make it Easy on Yourself," and "I Say a Little Prayer." In fact, Sir Roger Moore himself requested a copy of Siobhan's album after having heard of her on a recent trip he made to Ireland.

While she has Irish roots, London, Paris, New York, and Dublin have all been home to Siobhan at various stages in her life-each city with its own influence on her and her music.

She began her musical career singing Irish folk music and was introduced to jazz while living in New York, where she studied with Mike Mitchell in Carnegie Hall. Since she returned to Ireland from the United States in 1991, Siobhan has been working with her own jazz quintet, a 9-piece big band called Nightswing and 15-piece Ulster Dance Orchestra.

Siobhan has since performed for former US President Bill Clinton during his visit to Ireland at the City Hall in Belfast, as well as in the National Concert Hall in Dublin, the Ulster Hall, Parliament Buildings, and the Cork Jazz Festival, to name a few.

She has also worked with some of the world's finest musicians, providing back-up vocals on Van Morrison's recent album "Down the Road." Other leading artists she has worked with include Leo Sayer, Brian Kennedy, Maura O'Connell, David Soul, Michael Bolton, Ronan Tynan, Petula Clark, and Francis Black.

Strengthening SMEs through IT

THE E-COMMERCE and info-technology industry is staging the 2nd National E-Commerce Congress and Exhibit at the Philippine Trade Training Center (PTTC) from Dec. 2 to 4 to help small and medium enterprises (SMEs) digitize and improve their operations using appropriate IT applications available on the market.

The event, organized by the Philippine Internet Commerce Society (PICS), will enable participants to learn how to become globally competitive by enhancing productivity, improving profits, and maximizing growth benefits of a digital business environment.

PICS president Mary Anne D. Tolentino said the three-day event would bring together leading technology and software vendors, internet and web service providers, IT and management consulting firms, mobile and wireless telecom companies, financial institutions and e-banks, training institutes, education centers, software development organizations, and government agencies.

"They will showcase and demonstrate the latest e-business solutions, computer hardware, software, peripherals, services, technologies, and innovations at the PTTC's exhibit floor," Tolentino said.

Other event highlights include Philippine SME Recognition Night, corporate presentations, product launching, free Internet surfing, and networking meetings.

Both the congress and the exhibit are designed for e-commerce and IT professionals, SMEs, entrepreneurs, chief information officers, wireless content providers, financial and e-bankers, IT/MIS managers, IT project managers, cyber lawyers, policy makers, legislators, educators, web developers, law enforcement personnel, venture capital firms, and those implementing and developing business strategies geared toward e-commerce.

More information can be obtained from Fiera de Manila Inc. (899-6893, 896-0639, 896-0637, e-mail fiera@info.com.ph, and website www.fmi.com.ph, www.pics.org.ph).

Proven to enhance the viability and profitability of various businesses, the information technology is leading the corporate and entrepreneurial world to a new path of affordable and cost-efficient operations through shared and hosted software applications, fast expanding online markets, and boundless opportunities from strong linkages to the global supply chain via the convergence of various communication systems.

"This development requires SMEs to be in the loop of this evolving new trend in global business, which offers vast opportunities for competitive advantage in any field of commerce," Tolentino explained, citing today's focus on SMEs by governments in the Asia-Pacific economies.

A document on the e-Apec strategies for SMEs suggests a proactive policy on creating an environment for SMEs to fully tap into info-communication technology through various group activities, such as "building an e-community and forming strategic alliance with larger companies that can be linked by a supply chain."

"This explains the timeliness of our theme 'Strengthening SME Competitiveness through IT and E-Commerce' for this year's congress," Tolentino added.

The congress is sponsored by Globe Telecom Inc, Innove, Globe Quest, PLDT, BancNet, PCI Equitable Bank, Computer Associates, Microsoft, Pacific Internet, Philippine Daily Inquirer, Manila Times, Business World, INQ7.net, Business World Online Inc, Computer Times, Computer World, IT Update, iTpros.ph, Softrigger Interactive and Web Philippines Inc.

Fruit carving course

LEARN how to make the foods you serve more visually exciting with fruit and vegetable carvings. The ProActive Center for Training (PACT) offers its "How to Garnish with Fruit and Vegetable Carving Workshop" on Nov. 15, 1 to 5 p.m. at the Ipanema Bar and Restaurant, 2nd level of Eastwood City Walk, Eastwood City, Libis, Quezon City. Reservations and inquiries are accepted on a first-come first-served basis at 787-6370 or 0916-8226053. Various ways of carving vegetables such as cucumbers, potatoes, tomatoes, carrots, radishes and red peppers and fruits such as apples will be taught. The training fee is inclusive of the vegetables and fruits, carving tools, snacks, handouts and certificate of completion.

ECE Law taken up at Iecep confab

THE AMENDMENTS to the generic law of Electronics and Communications Engineering (RA 5734) will be taken up during one of several seminars to be conducted Nov. 14 and 15 in conjunction with the 53rd National Convention of the Institute of Electronics and Communications Engineers of the Philippines (Iecep).

The venue of the convention and seminars will be at the Pearl Manila Hotel, Gen. Luna Street corner Taft and UN Avenue, Manila.

Other seminars lined up during the convention include the procedures for application to the Asean and Apec Engineer Registries, as well as new trends and developments in Bluetooth, Wi-Fi Technology, Nanotechnology, Cable TV Value-added services, Java for Multi-media Messaging, High-Definition TV, Voice over IP (VoIp), the Philippine Computer Emergency Response Team (CERT), the dot Ph issue, Rosetta Net, the World Summit on Information Society, cellsite selection and design techniques, as well as instrumentation and controls.

The theme of this year's convention is "ECEs in the 21st Century Workplace". Aside from the seminars, the convention will also display product presentations, a trade exhibition and a display of prototypes designed and built by ECE students from different universities, culminating in the annual general meeting (AGM) and election of officers of the Institute for 2004. Cell phones will be raffled off as door prizes during the AGM.

Registration for the convention starts at 8 a.m. Nov. 14 at the Pearl Manila Hotel. Further details about the convention may be obtained from the Iecep convention secretariat at 721-7139 or 724-6446, fax 727-7984, or e-mail iecep2000@yahoo.com.

ProductFILES

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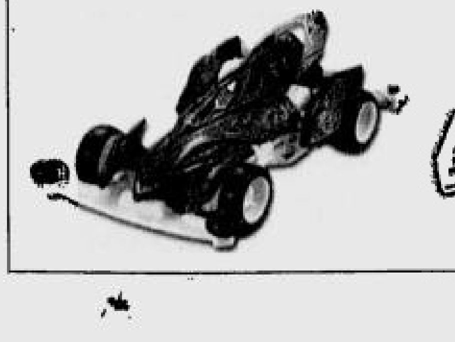
Auldey has been making top-of-the-line mini 4-wheel drives for years and is well known for superior performance, class, and sophisticated beauty. Now here comes another mean Machine for lovers of the fast lane. Presenting the Auldey Team of Dream series. These furious mini 4-wheel drive machines come in classic and new attractive metallic models. The Team of Dream's improved body design increases max speed acceleration, boosts maneuverability and helps add the gravitational force acceleration on your machine's front gear. Functional features are created for racing fanatics of any age.

The Auldey Team of Dream series includes an awesome lineup of parts and accessories to aid every kind of model hobbyist. There are parts for racers to improve their gear to acceleration ratio, high-performance batteries, pull or push-tuned motors, front and rear guard rollers, traction tires and lowered cowl interchangeable bodies in classic and metallic versions. Aside from the other excellent Auldey mini 4-wheel drive bodies that you can customize and turn into your dream machines, there are over 20 body designs to choose from, available in either the classic or metallic body versions just waiting to show off their class and strength.

The Auldey Team of Dream mini 4-wheel drive series is available in pre-assembled and build-it-yourself models, as well as designer packs which include a powerful motor, super heavy-duty batteries and four original spare racing tires ready for competition use. Come and join the frenzy of a real mini 4-wheel-drive championship as Auldey comes to the Center Atrium of the Ever Gotesco Commonwealth on Nov. 16 and 30. Race begins at 10:30 a.m. Free admission and registration.

For more information, call Eloisa at 687-7451 to 52.



Bits & Clips

Accounting for non-accountants

THIS is especially designed for non-accounting managers, supervisors and personnel. Whether you like it or not, you have to work with some issues in basic accounting. This is a sequel to Accounting for Non-Accountants I. Be empowered by this program slated today, Nov. 14, 5 to 9 p.m. at Traders Hotel, Roxas Boulevard, Pasay City (near Vito Cruz). The workshop will have as its resource lecturer Cecile Catahan, Cum Laude, CPA and a bank chief accountant. This seminar is sponsored by Porter and Miles Inc, a premier training company on business management, marketing, sales and human resource development, with office address at Suite 2502-C Tektite Tower East, Ortigas Center. Call Mercy at 638-7719 for more information.

CFM Clergy Night

THE CHRISTIAN Family Movement will treat its spiritual directors, past and present, to a night of fun, good food and music on Nov. 14. Set on the eve of CFM's National Convention, the event will begin with a Eucharistic Celebration in our Lady of Mount Carmel Shrine Parish on Dona Juana Rodriguez Avenue, New Manila, Quezon City. Afterwards, guests can proceed to the parish community center for a buffet dinner that will be served by Tamayo's Catering. CFM son flutist Ray Sison will provide dinner music. Roger and Naty Dayan will be the chaircouple for the evening. A fun program and raffle will follow where CFM will honor their past and present chaplains. The Philippine Charity Sweepstakes Office is the prime sponsor of the event. For more information, call Nori at 724-6747.

Coffee tees off

A GAME of golf in the lush hills of Cavite could be your ticket to help revive the local coffee industry. To help revive the Philippine coffee industry, various strategies and a marketing and promotional program spearheaded by the National Coffee Development Board have been set up. Individuals are also encouraged to buy local coffee instead of imported coffee, plant trees, and support special activities for the local coffee trade. The 1st Barako Cup organized by the Figaro Foundation Corp (the social service arm of Figaro Coffee Co) is one such activity. The golf event tees off today, Nov. 14 at Aoki Course, Eagle Ridge Golf & Country, General Trias, Cavite. The golf course is 10 minutes away from Amadeo, Cavite, where Figaro has its pilot coffee farms. Registration is at 6 a.m. For more details, call Janice or Zarah at 813-5836 or 892-9535.

Early Christmas fair

COME and experience an early Christmas, as HealthToday, HealthGuide and MOMS&Babies magazine host their pre-Christmas health fair titled "Gear up for the Holidays!" from Nov. 14 to 16 at Robinsons Galleria, food court area. In observance of National Diabetes month, the fair's aim is to raise public awareness of the complications of this disease and how people can triumph over it as it plans to showcase product samplings of health products and supplements and free food tasting. Ongoing is a series of tests on glucose screening, bone scanning, and body mass index consultation all for free. Main sponsors of the event are Johnson & Johnson, Nestle, Wyeth, Fly Ace and Janssen. For more information, call MediMarketing at 886-0333 local 113 or 115.

Holidays at Star Group of Malls

THE STAR Group of Malls kick off the holiday season with a fashion show, chess tournaments, livelihood activities, celebrity mall tours, Christmas Tree Lighting, 3-Day pre-Christmas mall wide sales, a search for a kiddie star and a pop star and kiddie activities. Join the Livelihood Seminar "Sipag at Tiyaga Caravan Kaalaman" on Nov. 14, 1 p.m. at the 2nd level Trade Hall of Starmall and on Nov. 21 at the 4th level Trade Hall of Metropolis Star Alabang. Winnie Cordero and Danny Bravo teach cooking and food processing with fun games and entertainment at 3 p.m. It's Celebrity Meet and Greet with Aiza Marquez and Greg Turvey on Nov. 16, 4 p.m. at the 3rd level Foodstrip of Starmall. On Nov. 30, meet one of the hottest love teams of GMA 7's "Click Barkada"-Angel Locsin and Railey Valeroso at the 4th level Trade Hall of Metropolis Star Alabang.

Unforgettable November in Paco Park

THIS November, "Paco Park Presents" brings to the public unforgettable Fridays. Rustica Carpio reprises the role of Kikay in "The New Yorker in Tondo" on Nov. 14. International pianist Filmer Flores plays world piano favorites on Nov. 21. Young soprano Agnes Aduna shares an hour of soulful music with guest tenor Armin Comon and accompanist Abigail Bagain on Nov. 28. "Paco Park Presents" is a weekly cultural project of the National Parks Development Committee under executive director Jaime K. Recio and the National Broadcasting Network. It is aired over NBN Channel 4 Tuesday at 6 p.m. Admission to "Paco Park Presents" on Fridays, 6 p.m is free of charge.

World's finest at Shangri-La Plaza Mall

SHANGRI-LA Plaza Mall, together with the US Department of Agriculture, New Zealand Trade & Enterprise, Canadian Trade Commission Service and Australian Trade Commission, is presenting a weeklong trade exhibition of the "World's Finest Foods" until Nov. 14 at the level 1 of the Shang Mall, DTI/PRA's best shopping center of the year. Canada, Australia, New Zealand and the United States collectively supply about 64 percent of the Philippines' total agricultural food imports. For inquiries, call Shangri-La Plaza Mall at 633-7851 or 636-1225.

Former med . . .

From page B2-5

its counterparts in countries like Japan, China and Australia in terms of sales and profits.

During that time, too, Celebrex (an anti-arthritis medicine) became an instant hit in Bicol, making the region (Borja's area as district manager) the most profitable among the regions in the country.

Things changed, however, when the company merged with another pharmaceutical firm.

He could have stayed but his desire to venture into his own business prevailed.

From the time he was given the opportunity by a friend to observe the process in making chicharon, he immediately surveyed its marketability in Bicol.

"I never went wrong in my business decision. Maybe I'm from Albay and my long years of service training in my previous job gave me more motivation and know-how in this field. Maybe if I were not that strong and properly trained I would have given up," Borja says.

Small factory

Borja repaired the old family house in Polangui to serve as the temporary factory for his chicharon business. He personally supervises all the processes in making Chacharon.

He also delivers and serves as the dispatcher since he only has a few workers.

"Not all can come to Polangui to order my product so I make sure that I'm the one who visits prospective customers and talk to them," he says.

The Department of Trade and Industry (DTI) encourgaed Borja to showcase the Chacharon in different trade fairs in Albay and other regions.

During the month-long Ibalong Festival, Chacharon was always sold out.

Sanitation

Chicharon ingredients include pork (skin and back fat), iodized salt, monosodium glutamate, non-cholesterol vegetable oil and flavorings.

But what makes Borja's chicharon in demand is sanitation.

He even orders the pork from Manila (which is imported), and makes sure that the skin (even the back fat) is properly cut and removed from the pork.

Even the taste is very different from the known chicharon "damulag" (low-quality chicharon) sold by street vendors.

"The secret is in the taste and sanitation," Borja says.

His chicharon costs between P13.75 and P25.

Aside from Chacharon, Borja has introduced another new product: the potato cracker called "Ocho-ocho."

Catering to each market's 'subtleties'

By Margie Quimpo-Espino

LOUIS Vuitton is probably the only brand in the world which never goes on sale.

It has mastered the strategy of supply and demand by coming up with limited edition designs that make die hard followers literally lose sleep just to get one. And like precious paintings some of these bags' value actually appreciate over time. Its clientele include the who's who in the world, although a lot of working women today splurge several months' salary just to get a real LV bag.

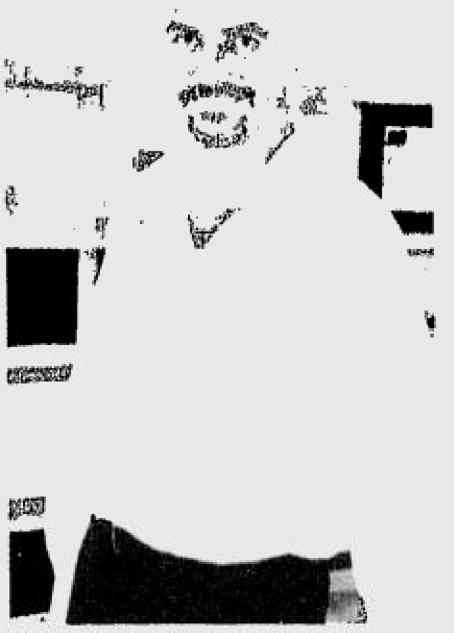
With each item costing a fortune, how does one design the shops that display the ware. Dak Coutts of the Louis Vuitton Architecture Dept. was in Manila last week for the opening of its new store at Greenbelt IV.

"The concept of all LV stores are the same but there are subtleties in each market," Coutts says.

In the Philippines, for example, it has been noted that the clients do not like the LV shop to open out to a street, like in Taiwan.

"Customers here like more privacy. And especially when they do actual transaction they want it to be a bit more discreet," Coutts notes.

W CHES and
welry are placed
lightly enclosed


DAK Coutts of the Louis Vuitton Architecture Department

THE CASHIER at the new store is at the back because clients want privacy.

The location of the jewelry at the new store, is in the middle but laid out in such a way that it is slightly enclosed so that there is privacy when one views the watches, pendants, bracelets and diamond pieces. "This is because the customer needs to get close to the product," Coutts says.

He points out that the cashier is almost hidden at the back of the shop to provide privacy to the buyer. An observer notes this may also be because of security. With the high value of LV goods, buyers do not want the amount of their transactions known.

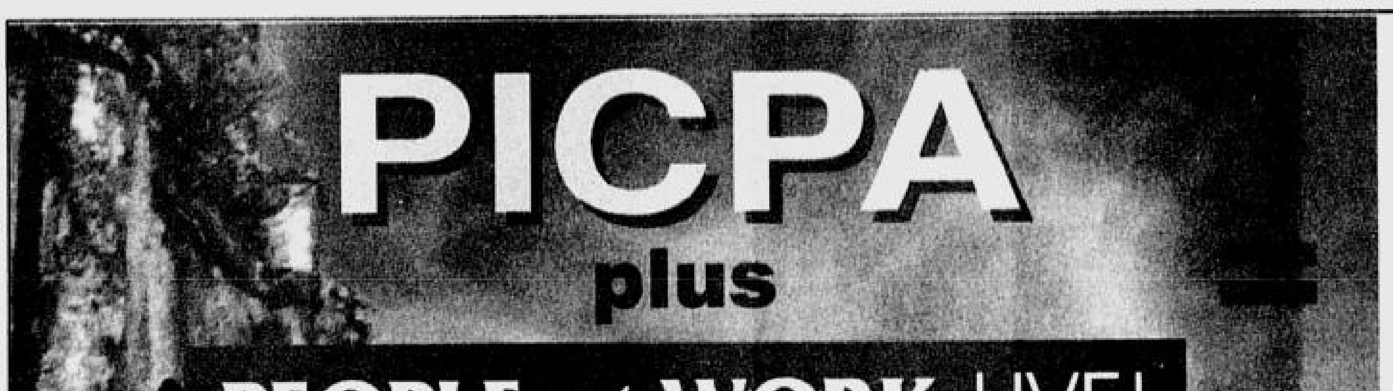
Coutts points out that in new markets, LV usually locates its first store in a five-star hotel such as what they did in China and India. But China has proven to be a good market with six stores and despite the fact that it is one of the main sources of knock-offs of LV products.

Louis Vuitton is one of the most cloned brands in the world with sources usually from Korea, China and Thailand, which is why if you are not a regular client in a shop, chances are you will only be able to buy one or two items, for fear that the intention of the purchase is to reproduce the good.

Bangkok has two LV outlets. And in this country, Coutts says "we have a strong VIP market" because of the Royal Family.

Coutts, who is in charge of overseeing the final look of LV stores, says most of the materials come from abroad. These include limestone and timber.

LV held the cocktail reception at the new store and then at the CATS at the New World Renaissance Hotel for an evening to morning party. The group brought in foreign bands and top brass from the Asia Pacific came for the event. Sources say the price tag for the event was HK$2 million or some P14 million.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PEOPLE AT WORK LIVE! SEMINAR SERIES
Nov. 27, 2003 1:00 p.m. - 6:00 p.m.
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Reyes Alcantara Tunay

Session 1: Developing and Discovering Your Passion in Life by *Regina Galang Reyes, Philippine Daily Inquirer's People at Work Editor*; **Session 2: Getting Ahead at Work Without Leaving Your Family Behind** by *An Mercado Alcantara, ABS-CBN Publishing Inc. Deputy Editorial Director*; **Session 3: Creativity for Continuous Competitiveness** by *Teresa Reyes Tunay, Blue Collar Magazine Editor-in-Chief**

REGISTRATION FEE PER SESSION: Regular ticket P300; Special ticket for teachers and gov't. employees P200; Student ticket P100. Includes handouts and certificate of completion.

The People at Work Live! Seminar Series is part of the convention and also open to the public. To register for the seminar series, contact the PICPA Albay Chapter - Abner Ty, tel. no. (052) 820-8477, (052) 481-1253, fax no. (052) 820-6280; PICPA Laguna Chapter - Grace Padlan, telefax no. (632) 868-7662; Sally Pangilinan, tel. no. (632) 847-5759; Lina Dilao, tel. no. (632) 897-4386 local 2151.

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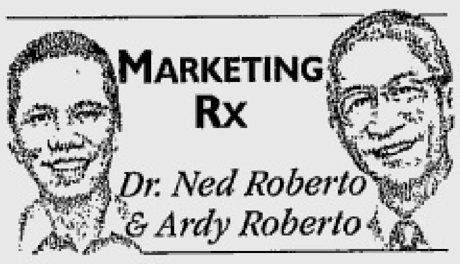
How entrepreneurs estimate market size—Conclusion



MARKETING Rx

Dr. Ned Roberto & Ardy Roberto

LAST Friday, we were answering the question from a direct sales entrepreneur:

"Where can we get information about market size and market shares and do they matter for us entrepreneurs managing small businesses?"

We answered the first part of the question last week. Today, in this column, we qualify our answers in addressing the question's more interesting second part: "How much do these data matter to small business entrepreneurs?"

Harvard logic vs 'Jollijeep'

Those who subscribe to the belief that a marketing or business plan must take off from a solid industry analysis say that these statistics, especially market size, are critical. In fact, we are often encouraged to think broadly of our industry. The authority often cited for this is Harvard Prof. Ted Leavitt who popularized the concept of "Marketing Myopia."

Leavitt says the reason why the railroad industry died was because it thought of itself as being in the railroad industry instead of being in the transportation industry. If it considered itself as competing not only with other railroads but also against other land transport means, sea and air, then it could have innovated as the other land, sea and air transport did. It would not have died.

For the small entrepreneur who may be managing a small business in one small corner of a geographical area like the Jollijeeps serving hot food to workers and employees around Makati, it's a real stretch of business logic to take on the Leavitt industry mindset. If you happen to be in the railroad business, you must be big. You're no small player. You're no Jollijeep.

For a Jollijeep businessman trying his hand at marketing planning to be asked to do first an industry study of the total restaurant or even just the fast-food industry in the country, then in Luzon, then in Metro Manila, and then finally ending in Makati, is a waste of time. It's also a sure way of alienating him from the marketing planning discipline. It's an absurd assignment.

Beware of analysis paralysis

Here's another example. A graduate of a leading business school who is a fairly successful entrepreneur told us of a similar assignment he got for his thesis. This student was writing a thesis dealing with the marketing of *tocino* (native sweet pork meat) that his mom processed from his hometown in Bulacan. For his industry analysis, he was asked to analyze the processed meat industry in the country by region and then down to the Metro Manila area. And he said that all this was for a business with the capacity to process and market just P600,000 worth of *tocino* a year!

Here's another case worth mentioning. This one is another entrepreneur who wanted to put up another unit of his semi-fine dining restaurant. He enrolled in a short executive development program on marketing to learn marketing planning. He narrated that he was told to do first an industry analy-

MARKETING RX/ B2-2

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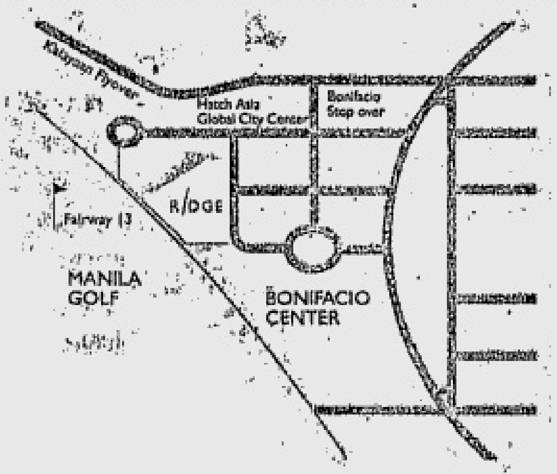

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That's 'incredible!'

GMA 7 denies Cheche allegations

By Marinel R. Cruz

"INCREDIBLE and malicious" is how GMA 7 described broadcast journalist Cheche Lazaro's claim that the network "succumbed to pressure" when, "using all available connections," it tried to stop the airing of "The Probe Team" report on Philippine Amusements and Gaming Corp. (Pagcor) chair Efraim Genuino on Sept. 16.

"They (Probe Productions, headed by Lazaro) should have talked to network officials before going public with their accusation that GMA 7 gave in to pressure," GMA officer in charge for corporate communications Butch Raquel told Inquirer Entertainment. "That's what partners do."

GMA 7 had delayed by one week the airing of "The Probe Team" report on the lifestyle check on Genuino. The network cited lack of supporting documents as the reason for the delay.

The Pagcor episode led to the cutting of the 16-year ties between GMA 7 and "The Probe Team." The program will air its final episode on GMA 7 on Nov. 25.

In a letter to GMA 7 president Felipe Gozon, Lazaro insisted the Pagcor report on "The Probe Team" could stand and that "the final version" aired on Sept. 23 did not need additional documents because "The Probe Team" had the documents GMA 7 wanted from the very start.

Lazaro added that the original version was the same as the version allowed to air the following week.

Other instances

Raquel, however, said that the story was aired because it was "qualified" and not because it was complete as "Probe" claimed.

"Due to GMA's prodding, TPT ('The Probe Team') dug deeper, amassing enough information to have a second report on the background of Genuino," he said. "This second report did not exist in the original version of the script."

It was only after Probe revised the script that GMA 7 allowed it to be aired, according to Raquel.

Lazaro claimed there were other instances when GMA 7 and president Gozon had tried to stop the airing of the story.

She said Probe received three calls from lawyer Junjun Tupas, a member of the law firm headed by Gozon, lobbying in behalf of Genuino.

"(Tupas) said he was from your law office," Lazaro said in a letter to Gozon, "and was calling as a friend of Pagcor. (This) led us to believe that the action of GMA Network Inc. not to air the episode was its way of giving in to the pressure of Mr. Genuino."

Gozon said Tupas called Probe without his knowledge and consent. He said he instructed Tupas not to talk to Probe again.

"Even at that time, I already told Tupas that if Probe were able to adequately support its charges against Genuino, there was nothing I could or would do (to stop it)," Gozon said.

Tupas has no say or influence in GMA Network Inc., Gozon pointed out.

Lazaro said that "many hours" before network executives informed her, Genuino already knew—from a Pagcor insider—that GMA 7 would ax the multi-awarded telemagazine show and suspend its reporter, Bernadette Sembrano, who had researched and presented the Pagcor episode.

THAT'S C6

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The complete Cristina

By Marinel R. Cruz

IF CRISTINA Gonzalez were to do today what she had done during the "wet look" years of the '80s, when she reigned at the box-office, she thinks she could outdo today's more daring sexy stars.

But Cristina says she is also glad she got into show biz at a time when going sexy simply meant wearing bikinis and the "wet look."

Cristina says that in her first sexy movie, "Mula Paa Hanggang Ulo" with the then-reigning stud, Jestoni Alarcon, she had to do only one kissing scene. In contrast, she notes, some of today's sexy stars do graphic bed

CRISTINA/ C4

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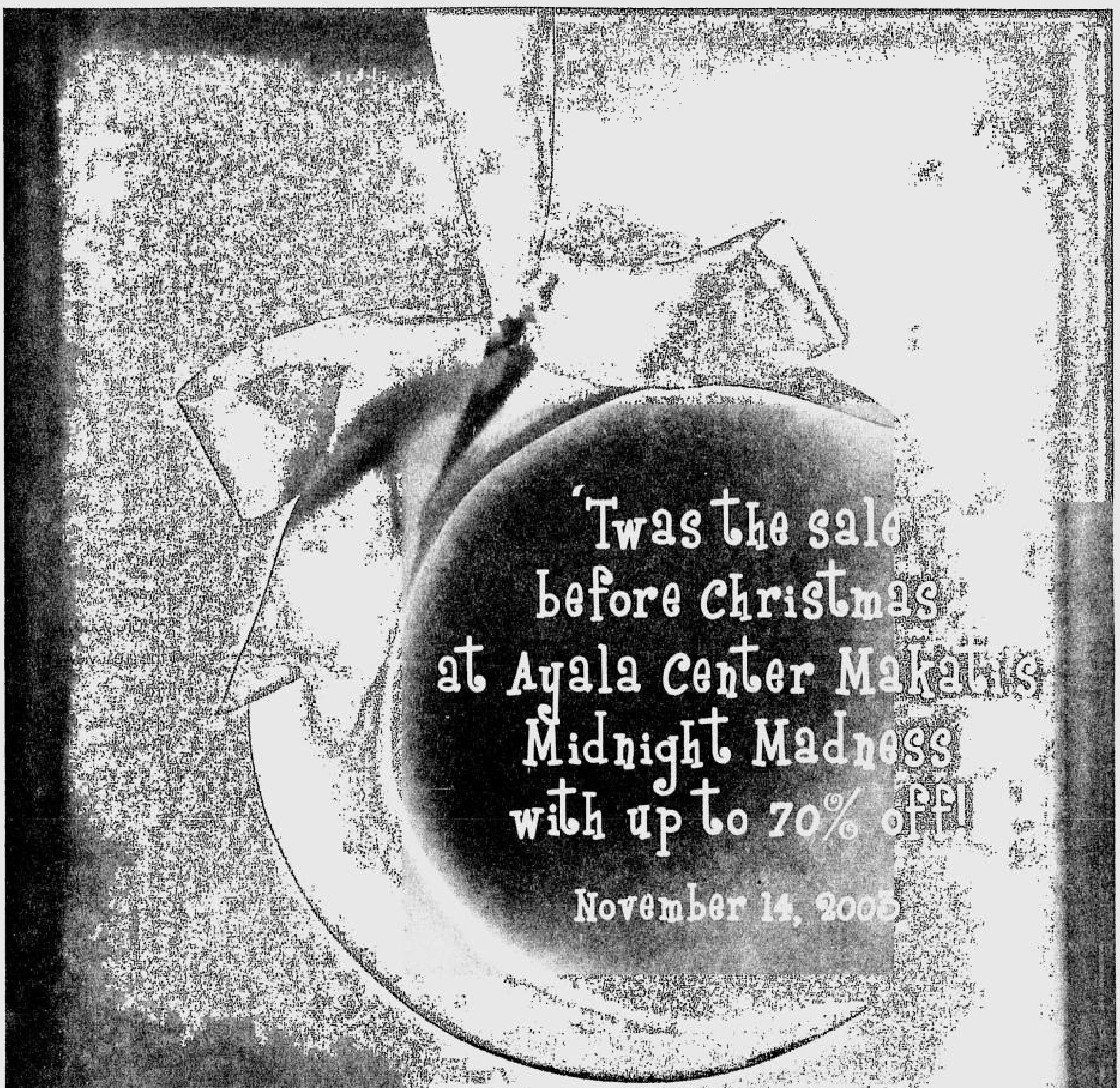
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7	MY FIRST ROMANCE
8	THE MATRIX REVOLUTIONS

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6	CLOSED
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3	THE MATRIX REVOLUTIONS
4	DARK BLUE
5	THE RUNDOWN
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8	THE MATRIX REVOLUTIONS
9	MY FIRST ROMANCE
10	MAPANUKSO

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2	THE PHONE
3	THE RUNDOWN
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5	WRONG TURN
6	MY FIRST ROMANCE
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9	THE MATRIX REVOLUTIONS
10	AMERICAN PSYCHO 2
11	THE ITALIAN JOB
12	LIBERATED

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6	THE MATRIX REVOLUTIONS

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10	THE MATRIX REVOLUTIONS
11	THE PHONE
12	MAPANUKSO

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2	MAPANUKSO
3	LIBERATED
4	MY FIRST ROMANCE

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1	MAPUPULANG LABI
2	RESERVED
3	THE MATRIX REVOLUTIONS
4	MY BOSS'S DAUGHTER
5	MY FIRST ROMANCE
6	FREAKY FRIDAY
7	RESERVED
8	INNER SENSES

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3	THE RUNDOWN
4	THE MATRIX REVOLUTIONS
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7	MAPANUKSO
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11	TEMPTING HEART
12	LIBERATED

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3	MATRIX REVOLUTIONS 10:20, 1:00, 3:40, 6:20, 9:00	6	IDENTITY 11:25, 1:30, 3:35, 5:40, 7:45, 9:50
7	MY FIRST ROMANCE 12:30, 2:50, 5:10, 7:30, 9:50	9	WISHER 10:50, 12:50, 2:50, 4:50, 6:55, 9:00
8	LIBERATED 12:40, 3:00, 5:20, 7:40, 10:00	10	TEMPTING HEARTS 10:35, 12:50, 3:05, 5:20, 7:35, 9:50

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3	LIBERATED - 10:10, 12:25, 2:40, 4:55, 7:10, 9:40
4	DARK BLUE - 11:15, 1:25, 3:35, 5:45, 7:55, 10:00
5	WISHER - 11:05, 12:55, 2:45, 4:35, 6:25, 8:15, 10:00
6	WRONG TURN - 10:40, 12:40, 2:40, 4:40, 6:40, 8:30, 10:00
7	MATRIX REVOLUTIONS - 10:15, 1:00, 3:50, 6:40, 9:30

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5	DARK BLUE
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7	MATRIX REVOLUTIONS
8	LIBERATED

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MAPUPULANG LABI	3	UPTOWN GIRLS
IDENTITY	4	MY FIRST ROMANCE
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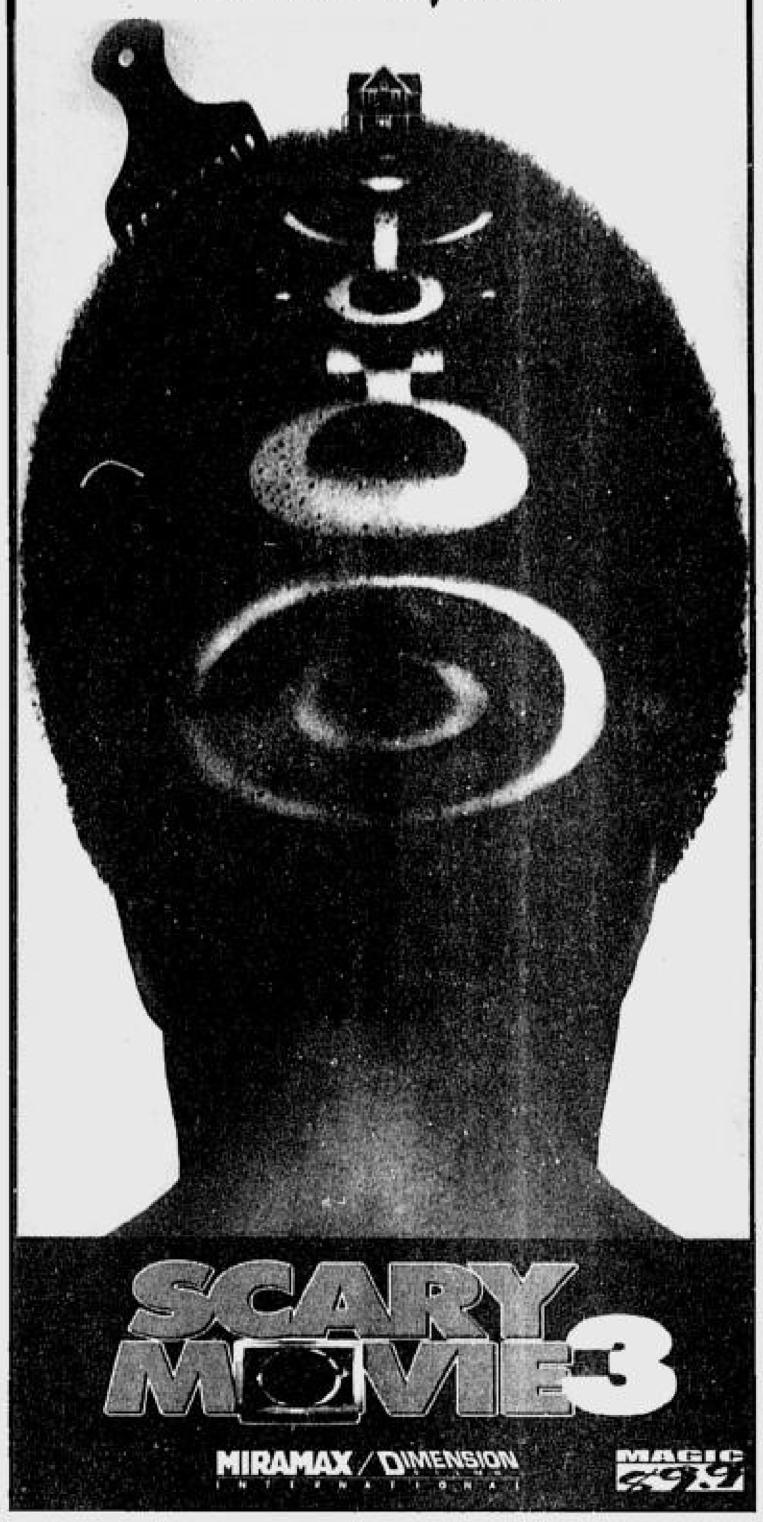

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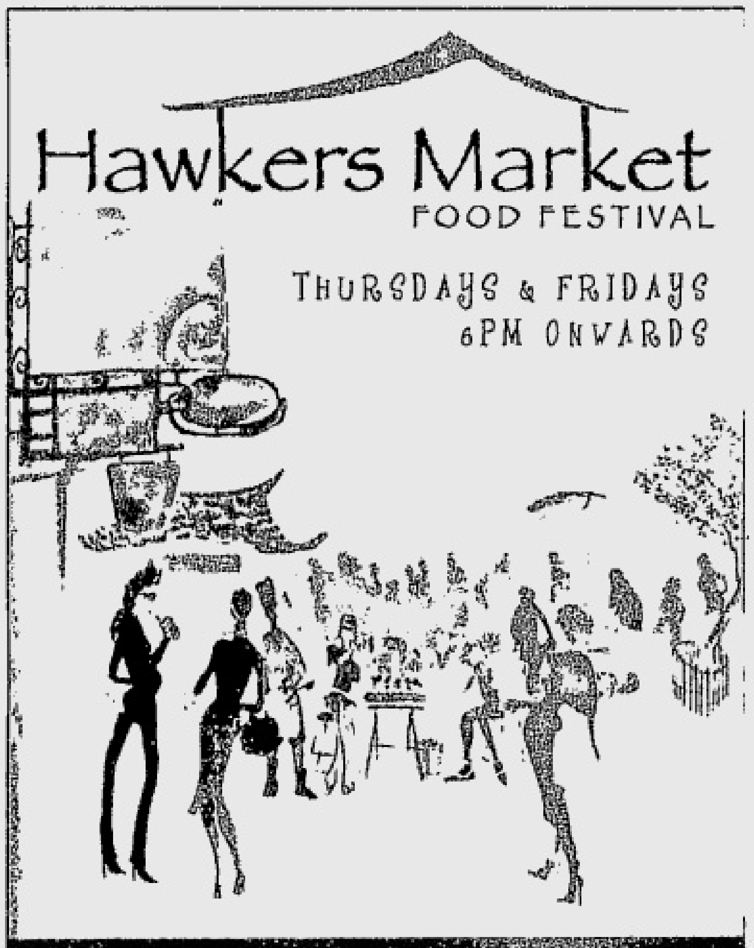

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Let's hear it for . . .

VIEWFINDER

Nestor U. Torre

THE NEWS on the local entertainment scene has been so downbeat of late that it's time to focus on the brighter side, to give ourselves a psychic breather now that we need it most:

The a capella singing group, **Akafellas**, is relatively new, but it's already gotten a lot of attention and praise, due to its unique entertainment style and exceptional performances. We caught the Akafellas recently on Tessie Tomas' morning show on Channel 2, and we thoroughly enjoyed its numbers. The a capella fellas are individually talented and eager to entertain. They also obviously like performing together, and the fun they have makes their numbers even more delightful.

A particular standout is DJ Myke, the group's "vocal percussionist," whose ability to most impressive. While remaining with the group, he could think of having a separate solo career as a novelty performer, creating complete scenarios with the fantastic sounds he makes.

We congratulate the Akafellas for their achievement, and hope this little mention will help them become even more popular and appreciated.

Let's also hear it for **Mickey Ferriols**, who made a good comeback to film acting by way of her featured role as one of Aga Muhlach's girlfriends in "Kung Ako Na Lang Sana."

Mickey's beauty and interesting, believable performance registered well on the big screen. We hope some producers are now thinking of casting her in lead roles, where she more properly belongs.

Congratulations, too, to **Janice de Belen** for admirably opting to forgive her husband, John Estrada, for dropping her in favor of his younger current love. This, despite John's thanking that woman, instead of Janice, who's the mother of his children, on an awards show on TV recently.

It takes a great deal of character to do what Janice did. We hope her sterling example prompts others to similarly forgive the people who have done them wrong. Thanks, Janice, for showing us the more noble and better way to rise above our hurts and betrayals, so we can truly move on.

'ABCDEF4'

A very different F4 is currently being presented at 5 p.m. weekdays, to Channel 2 viewers, as ABS-CBN airs "ABCDEF4," a reality-adventure show featuring Jerry Yan, Vic Zhou, Vanness Wu and Ken Zhu. In the multipart series, F4 leave their home base in Taiwan to have some fun in other places like Japan, Singapore and Hong Kong, where they interact with fans and interviewers.

"ABCDEF4" is followed at 5:30 p.m. by the new *chinovela*, "Eternity." The serial stars Barbie Xu and Hong Kong actor Daniel Chan. It brings viewers back to China's Tang dynasty period and tells a story about a boy and girl who are destined to get married, and usher in an age in which demons from the Moon Kingdom will take over the world.

'The Haunted Mansion'

Eddie Murphy topbills the spooky comedy, "The Haunted Mansion." Aside from the aspect of the haunted house, there is a fairy tale element to the Walt Disney Pictures production.

It also has the comic elements of ghosts and the clairvoyant Madame Leota. While being very funny, the movie also underscores the fact that ghost stories are about "guilt and unresolved issues," as screenwriter David Berenbaum puts it, so some psychological insights could also be forthcoming.

Fourth season

The fourth season of "The West Wing" started last Sunday, Nov. 9 at 9:30 p.m. The 2003 Emmy winner for Best Drama Series has President Josiah Bartlet (Martin Sheen) gunning for a second term. So, his staff has its hands full trying to win an election while keeping the president of the world's most powerful country focused on running the country.

"The West Wing" also stars Emmy winner John Spencer as Chief of Staff Leo McGarry, Emmy winner Bradley Whitford as Deputy Chief of Staff Josh Leyman, and Rob Lowe as Deputy Communications Director Sam Seaborn.

Covington in Manila

Singer-composer Perry Lee Covington of the hip hop trio Cube is in town to get a feel of the local music scene. The Fil-Irish performer has written many songs, eight of which are in Cube's debut album, which the group is about to finish.

Covington is guesting on some TV shows while he's here. And he promises to return early next year with Cube's other members, Jojo Locanas and Eloy J.R. Reyes.

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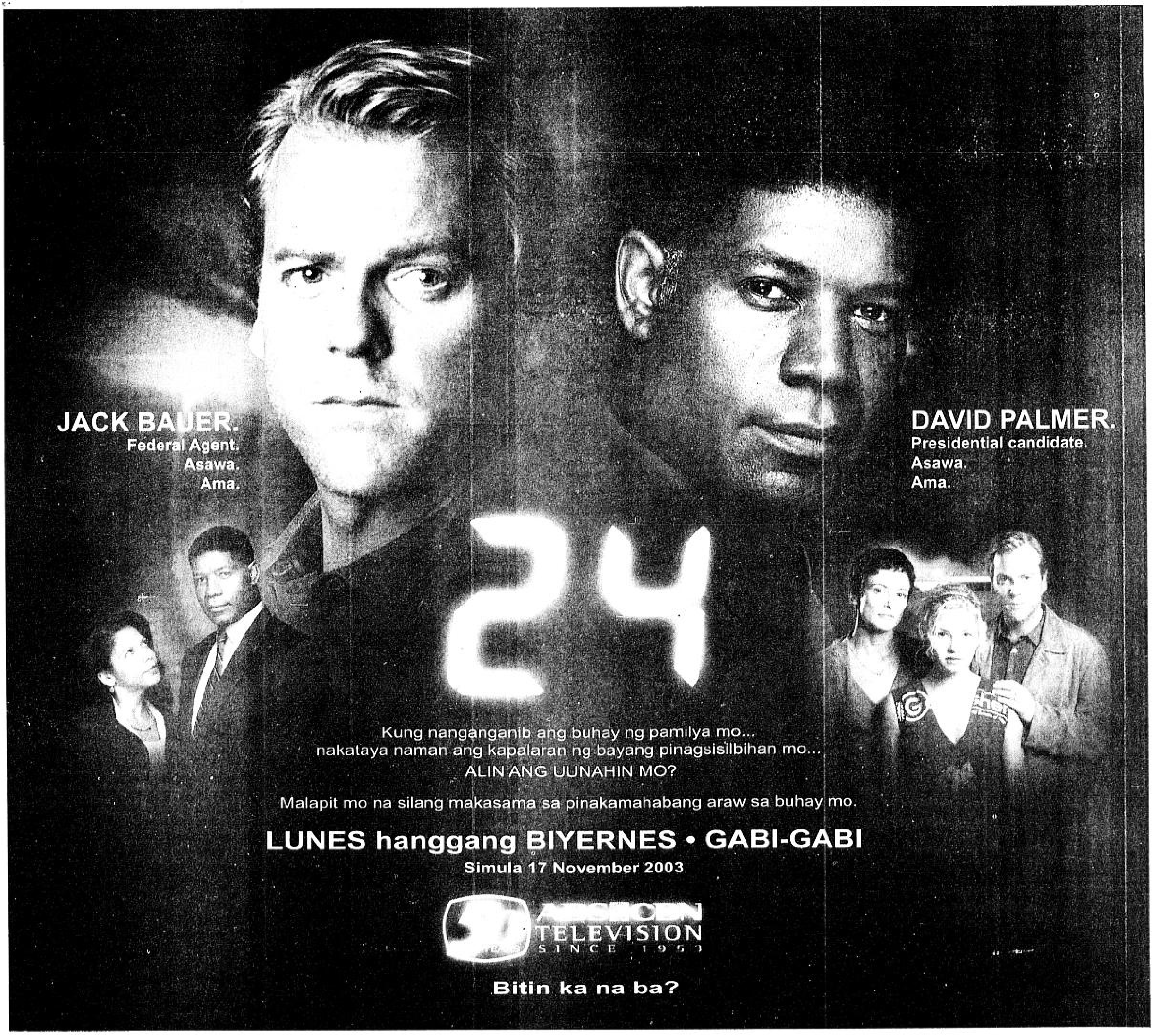
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The complete Cris

From page C1

scenes and bare their breasts in their movies.

"I was somewhat crazy then," says Cristina, one of the silver screen's most beautiful faces in those earlier years and whose stunning looks remain hard to beat. "*Kung ngayon 'yun, baka pumayag din ako*" (If I had done that movie today, I might have been bolder)."

The level-headed Cristina thinks today's sexy actresses are no different from the likes of Rita Avila, Rina Reyes, Gretchen Barretto and herself during the titillating '80s, when sexy films and roles were known as "ST" or "sex trip." Today's sirens simply show more flesh, she says.

"I can't say that sexy movies during our time were better," she says, looking both sweet and sexy as she poses in the garden of her Patio Victoria in Intramuros, Manila. "They were still sexy. We simply showed less flesh back then."

Change of image

Cristina, daughter of matinee idol-turned-politician Jose Mari Gonzalez and Charito Malarky, was a commercial model before she started doing movies. She was one of German Moreno's co-hosts on the Sunday noontime variety show "GMA Supershow" on GMA 7, with Gretchen, Maricel Laxa, Lani Mercado and Mariz Ricketts.

"I accepted that first film with Jestoni because I really wanted to be in the movies even if it would mean a big change in my image," says Cristina, known as Kring Kring in her pre-bold days. "At that time doing a kissing scene was already considered bold. Now, I think sexy stars even show their breasts."

After "Mula Paa Hanggang Ulo," she did other ST movies like "Nymfa" with Gabby Concep
"Bad Girl" with
Legaspi, and
Boy" with
Padilla.

She starred
Rita and Rin
"Nang Gabing
mulat Si Eba"
as with Alma M
and Joey Marq
"Mahal Ko ang
Mo."

She admits
that when she
sexy actress,

ROGE

**AT PATIO Victo
(above) and in h
"ST" days, Crist
a stunner**

NGAYONG GABI NA

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Kay tagal kang hinintay

Ano ang naghihintay na kapalaran kina Lorrea, Yuri, Katrina, Anilov, Helaena at Lorrinda?

Pagkatapos ng *Next Level Na, Game KNB?*

50 YEARS ABS-CBN TELEVISION

FINALE DE KALIBRE

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were instances when she felt abused by some of the directors she worked with. She advises today's vamps to resist abuse by standing up for themselves.

There will always be people in the business who will try to convince stars to show more skin, she says and suggests: "Say no and immediately put a stop to it. One day you're going to want to have a family, too. You will have to explain your work to your kids."

All about kids

As in her relationships with most of her directors, Cristina says she never had any problems with the entertainment press when she was still in show biz. Show biz reporters then were not as "probing" as they are now, she says.

In fact, she confesses now, she had a relationship with a guy who was not from show biz, and the show biz press never learned about it.

"It's still up to you," she says. "Like directors, reporters won't bother you if you won't let them. I notice that celebrities nowadays use intrigues to gain popularity. They themselves let issues get blown up."

Cristina says she does not really miss show biz, now that she is married to for-

CRISTINA/C7

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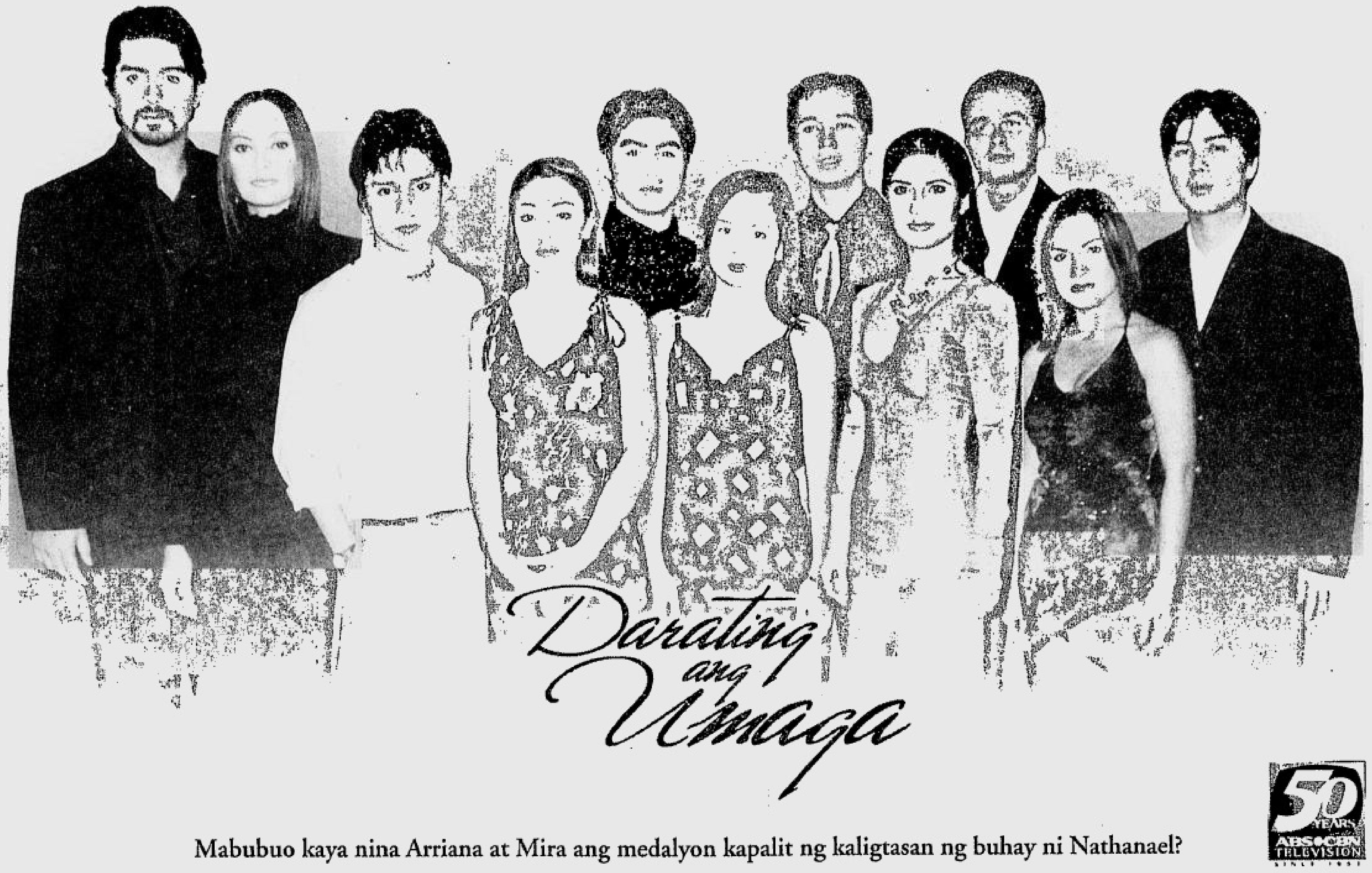
Darating ang Umaga

Mabubuo kaya nina Arriana at Mira ang medalyon kapalit ng kaligtasan ng buhay ni Nathanael?
Pagkatapos ng *Sana'y Wala Nang Wakas*
50 YEARS ABS-CBN TELEVISION SINCE 1953
SA ABS-CBN PRIMETIME BIDA

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That's 'incredible!'

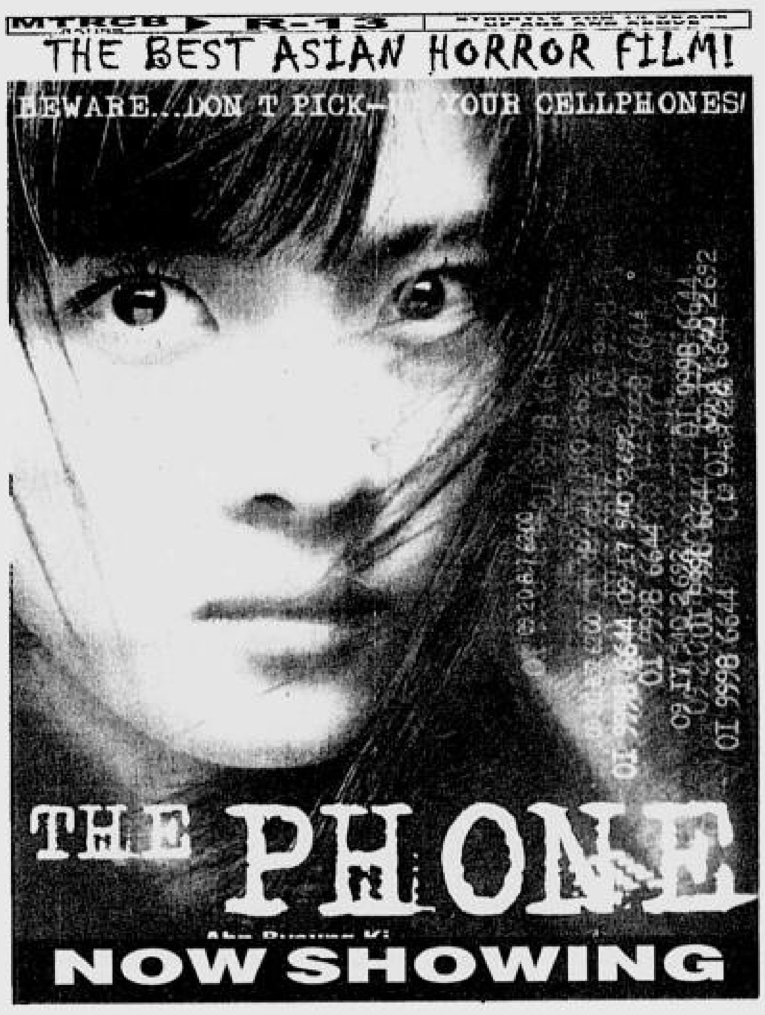
From page C1

But Raquel said it was impossible for Pagcor employees to know in advance that the Pagcor episode would not be shown. He said GMA executives were until the last hours of Sept. 15 trying to find out how the episode could be allowed to air.

On Nov. 3, GMA 7 said it had decided to end its partnership with Probe "because of obvious loss of trust and difference in program standards."

"We do not begrudge 'The Probe Team' for trying to defend itself," Gozon said. "But we simply cannot allow it to do so at the expense of GMA 7's image, integrity, and credibility."

Lazaro said Probe Productions is ending "The Probe Team" on GMA 7 knowing "that we served the public good without sacrificing our integrity for 16 years."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Ali 7	WRONG TURN

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TANDEM-2	KATAWAN MO LANGIT KO
TIMES	SPY / LEGEND OF CROCODILE

QUEZON CITY

ACT-1	SENSUAL ISLAND
ACT-2	KAYA KO PERO MASAKIT
ACT-3	ORIGINAL SIN
ACT-4	HANGGANG KAILAN KA PAPATAY
CORONET A	MAPANUKSO
CORONET B	A MAN APART
QUEZON-1	BERTUD NG PUTIK
REMAR	X-MEN 2
REMAR-2	BOLD STAR

NOVA MALL - NOVALICHES CINEMA

A	MAPANUKSO
B	
C	

MANDALUYONG CITY

SHANGRI-LA PLAZA MALL	635-20-79 / 633-78-51 TO 70
CINEMA-1	CLOSED FOR RENOVATION
CINEMA-2	CLOSED FOR RENOVATION

CAINTA RIZAL

STA. LUCIA EAST	(681-5401 TO 19)
CINEMA-1	MY FIRST ROMANCE
CINEMA-2	LIBERATED
CINEMA-3	INNER SENSES
CINEMA-4 (DOLBY DIGITAL)	MATRIX REVOLUTION
CINEMA-5 (DTS)	RUNDOWN
CINEMA-6	SIYA'Y NAGDADALAGA
CINEMA-7	MATRIX REVOLUTION
CINEMA-8	THE PHONE
CINEMA-9 (DTS)	MATRIX REVOLUTION
CINEMA-10 (DOLBY DIGITAL)	MATIRX REVOLUTION
CINEMA-11 (SDDS)	DARK BLUE
CINEMA-12	WRONG TURN
CINEMA-14	MAPANUKSO
CINEMA-15	MY FIRST ROMANCE

LORES

CINEMA-2	SENSUAL ISLAND
CINEMA-3	KAYA KO PERO MASAKIT

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(LAS PIÑAS)	MATRIX REVOLUTION
CINEMA-1	MY FIRST ROMANCE
CINEMA-2	LIBERATED
CINEMA-4	FREAKY FRIDAY

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2 DARK BLUE	2 DARK BLUE	2 THE MATRIX REVOLUTIONS 12.15 3.00 5.45 8.30	THX GUARANTEED SEATS 2 MATRIX REVOLUTIONS 1.45 4.35 10.15	2 DARK BLUE
3 THE WISHER	THX GUARANTEED SEATS 3 MATRIX REVOLUTIONS 12.45 3.30 6.15 9.00	Onstage REGINE VELASQUEZ NOV. 14, 15, 21, 22, 28, 29, 9PM	GUARANTEED SEATS 3 MATRIX REVOLUTIONS 2.20 5.10 10.10	3 MATRIX REVOLUTIONS
4 THE MATRIX REVOLUTIONS	4 DRUMLINE		GUARANTEED SEATS 4 UNDER THE TUSCAN SUN 1.50 4.15 6.40 9.05 11.30	4 HEAD OF STATE
	5 UNDER THE TUSCAN SUN		GUARANTEED SEATS 5 MATRIX REVOLUTIONS 3.00 5.50 8.40 11.30	5 WRONG TURN
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3 (DTS)	MATRIX REVOLUTIONS
4 GOLD (DTS-ES)	MATRIX REVOLUTIONS
5 GOLD (DOLBY EX)	DARK BLUE
6 GOLD (SDDS)	WRONG TURN
7 GOLD (DOLBY EX)	WISHER
8	MY FIRST ROMANCE
9	MAPANUKSO
10	LIBERATED

Pearl Plaza Cinemas
(Parañaque) tel. 853.4486

1	RESERVE
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3 (DTS)	RESERVE
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6 (DTS)	RESERVE
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2	LIBERATED
3	RESERVE
4	RESERVE

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(Manila) tel 734.8588

1 (SDDS)	RESERVE
4	RESERVE
5	LIBERATED
6	MAPANUKSO
7 (DTS)	MATRIX REVOLUTIONS
8 (SDDS)	DARK BLUE
9 (DOLBY)	MATRIX REVOLUTIONS

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2	RESERVE

Gotesco Grand Central
(Caloocan) tel 364-3781

1	LIBERATED
2	MY FIRST ROMANCE
3	MAPANUKSO
4 (SDDS)	MATRIX REVOLUTIONS
5	DARK BLUE
6 (DOLBY)	MATRIX REVOLUTIONS
7 (DTS)	WRONG TURN
8	TEMPTING HEART
9	THE RUNDOWN

Gotesco Commonwealth
tel 951.0082

1	LIBERATED
2 (SDDS)	MY FIRST ROMANCE
3 (DTS)	MATRIX REVOLUTIONS
4 (DOLBY)	IDENTITY
5	MAPANUKSO

Gotesco Ortigas
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1	WRONG TURN
2	LIBERATED
3 (DTS)	IDENTITY
4	MAPANUKSO
5 (SDDS)	MATRIX REVOLUTIONS

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Sampaquita
(Cubao) tel 911.7888

1	RESERVE

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3	LIBERATED
4	WRONG TURN

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1 (DOLBY)	MATRIX REVOLUTIONS
2	MAPANUKSO
3	TEPTING HEART
4	WRONG TURN
5	LIBERATED

FRC Cinema
(Talaba Bacoor Cavite)

1	RESERVE
2	RESERVE

Berma Cinema
(Baclaran) tel 879.2030 / 879.2029

1	MATRIX REVOLUTIONS
2	MAPANUKSO

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1	MY FIRST ROMANCE
2	LIBERATED
3 (DOLBY DIGITAL)	DARK BLUE
4 (SDDS)	MATRIX REVOLUTIONS
5 (DTS)	MATRIX REVOLUTIONS
6	MAPANUKSO
7	WRONG TURN

FarmersPlaza CINEMAS
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1	RESERVE
2	RESERVE

CINEMA 2000

Cinema 2000 Target Mall
(Sta. Rosa Laguna)
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1	LIBERATED
2	UNDERWORLD
3 (DTS)	MATRIX REVOLUTIONS

Cinema 2000 Waltermart
(Calamba) tel (049) 545.7383

1	MY FIRST ROMANCE
2 (DTS)	UNDERWORLD
3 (DOLBY)	MATRIX REVOLUTIONS
4	IDENTITY

Cinema 2000 Pavilion Mall
(Biñan) tel (049) 411.1146

1	MY FIRST ROMANCE
2 (DOLBY)	MATRIX REVOLUTIONS
3 (DTS)	UNDERWORLD
4	IDENTITY

Cinema 2000 Cinemagix
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1	THE PHONE
2	MY FIRST ROMANCE
3 (DOLBY)	THE RUNDOWN
4	

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3 (DOLBY)	IDENTITY
4 (DTS)	MATRIX REVOLUTION

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2 (DTS)	IDENTITY
3	MY FIRST ROMANCE

Lianas Cinema
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1 (SDDS)	PRIVATE LESSON - 2
2	LIBERATED
3 (DTS)	MAPANUKSO
4	LIGAYA PANTASYA NG BAYAN

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2	MY FIRST ROMANCE
3 (DTS)	MATRIX REVOLUTIONS
4	LIBERATED
5	MAPUPULANG LABI

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1	MATRIX REVOLUTIONS
2	MAPUPULANG LABI
3	RESERVE

Olivarez Los Baños
tel (049) 249.2558

1	MATRIX REVOLUTIONS
2	IDENTITY
3	MY FIRST ROMANCE

Mega Center Mall
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1	LIBERATED
2	MY FIRST ROMANCE
3 (DTS)	MATRIX REVOLUTIONS
4 (DOLBY)	CLOSED FOR RENOVATION

Cabuyao
(Laguna City) tel (049) 531.4808

1 (DTS)	RESERVE
2 (DTS)	RESERVE

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1	THE RUNDOWN
2	MY FIRST ROMANCE
3	RESERVE

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1	UNDERWORLD
2	UP TOWN GIRL
3	MATRIX REVOLUTIONS
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(Angeles City) tel (045)887-5001 TO 03

1 (DOLBY EX)	IDENTITY
2	RESERVE
3 (DTS-ES)	MATRIX REVOLUTIONS
4	UP TOWN GIRL

Cine Neno Mall
(Angeles City) tel (045) 887-0121

1	MY FIRST ROMANCE
2	UP TOWN GIRL
3 (DOLBY)	IDENTITY
4 (DTS)	MATRIX REVOLUTIONS

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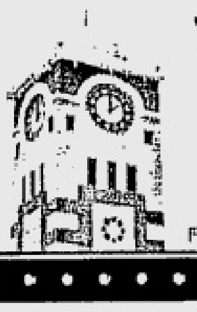

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The complete Cristina

From page C4

mer Samar Rep. Alfred Romualdez. Taking care of her family, which includes their two daughters, Sophia, 2, and Diana, just seven months, takes up most of her time.

"My kids are all I could think of right now," she says in a voice that tinkles like crystals. "I like to be around for dinner. I like to read them bedtime stories. I don't think it's good to go back to that kind of life when, as an actress, I slept late and woke up late."

Still, she says she is not closing her doors on show biz. "I still would want to do something that would concern show business, but I would probably be not as involved as I was before," she says. "I would do it just for fun."

From their home in Makati City, Cristina goes every day to Intramuros to supervise Patio Victoria, on an old property of the Romualdezes that she turned into a venue for weddings and receptions.

Value for money

The idea for a one-stop wedding shop that led to Patio Victoria came to her in 1998, when she and Alfred got married in Tacloban City. For her own wedding, Cristina took charge of all the preparations—from the hiring of her gown's couturier to the selection of the venue for the ceremony.

Patio Victoria has become a landmark, with its huge antique wooden gate, cobblestone paths, airy gazebos and an old-fashioned fountain. Its two gardens, named after Cristina's daughters, and an air-conditioned banquet hall can accommodate as many as 1,000 guests. It also offers a wide selection of dishes, including Cristina's specialties like *callos, lengua, paella* and lasagna. Cristina says she even dug up some old recipes of the Gonzalez and Romualdez families.

Cristina and Alfred met at a disco six years ago but they got to know each other only after Alfred asked her out a week after their first meeting. "He was not yet a congressman at that time and I was lying low from show biz," she recalls. "We went out to dinner. We have been together since then."

She says her being a "bold" actress has never been an issue between her and her husband. He has never tried to change her into his idea of the ideal woman, she says.

"It also helped that when I met him, I was already trying to ease out of show biz. Alfred is mature for his age. He advises me on the proper way to deal with people, with kids, with the staff and the business."

Born Again and wiser

Cristina says that in turn she influenced Alfred by reintroducing Christ into his life. The Romualdezes are now Born Again Christians and go to Bible studies together.

"When I was an actress, all I did was work, work and work," she says. "I only had a day to rest in a week. At that time, to be offered many movies was really flattering, and I earned a lot. But I never really felt complete. I was restless. Everything changed when I had my family."

Cristina is now worlds away from Kring Kring and the ST star of yesteryears. Seeming to have grown even lovelier that when she was a star, she says she is now living the life she has always dreamed of and she cannot wish for anything more.

"I'm not too ambitious," she says. "For me, the most important thing is to have a successful family life.

"I want my kids to finish their studies and have successful careers when they grow up. I also want to be wiser, learn more for myself and for my business to grow."

SHOW TIME

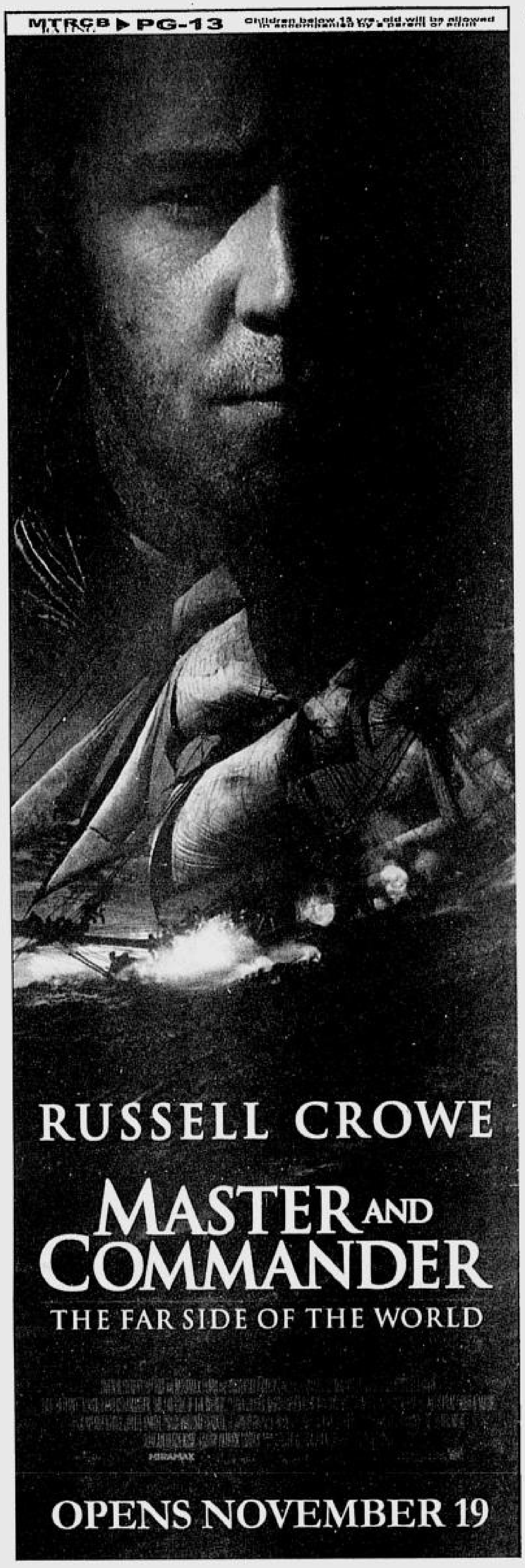
Jaya at Willie's tonight

SOUL diva Jaya performs in a sing-along bar for the first time in "A Taste of Soul" at 9 p.m. at Willie's Funline Comedy Bar at 2110 Roxas Blvd. corner Buendia Avenue, Pasay City.

Produced by Jemuel Salterio's JCS Entertainment, the show will also feature CX6 (Comedy Times Six), a group of some of the best stand-up comics, including Ian Red, Kulafuh, Rik-Rik Sabik, Vodkah, Chubbylita and Reggie Jaya.

Tickets for P395 are available on a first-come, first served basis. Call JCS at 433-5301 or Willie's at 833-4398 or (0917) 518-1556.

Jaya will also be a special guest in Gary Valenciano's 20th anniversary concert "XXtreme" on Nov. 28-29 at the Araneta Coliseum. Call 723-5593, 725-1937 or 721-4405 local 106.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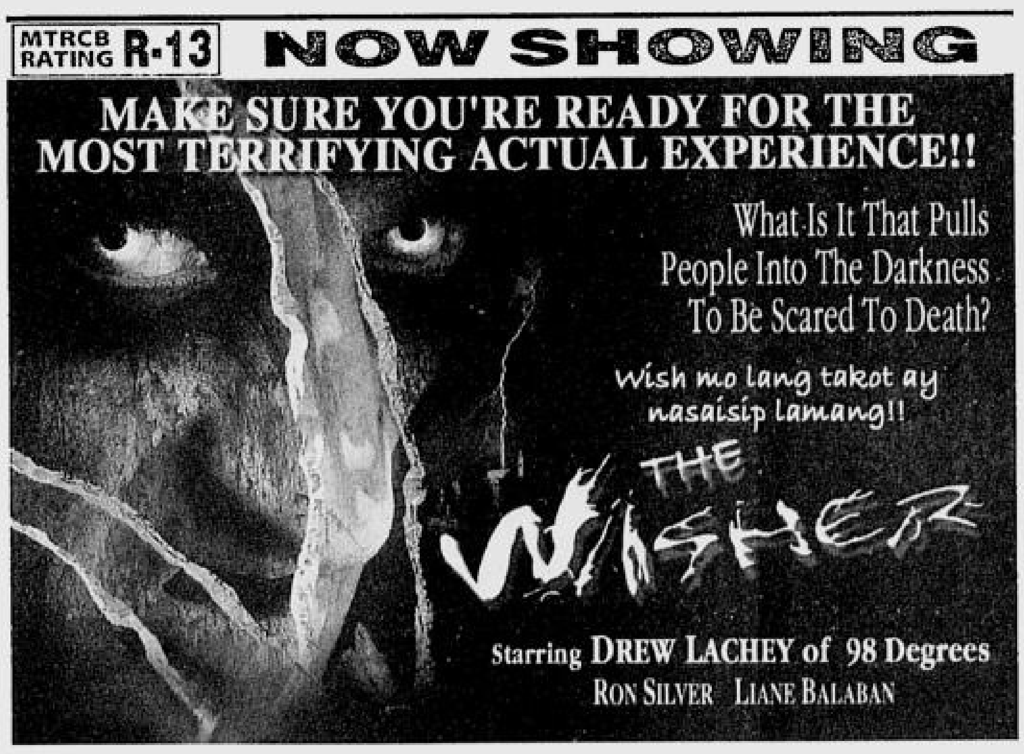
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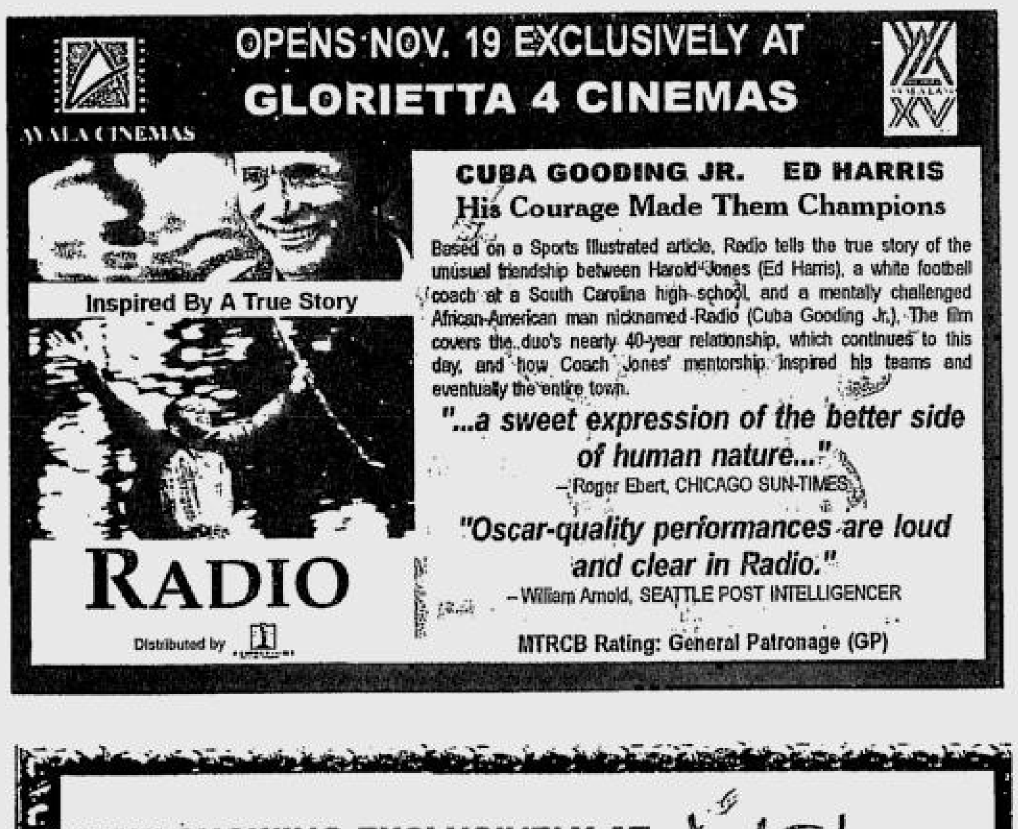
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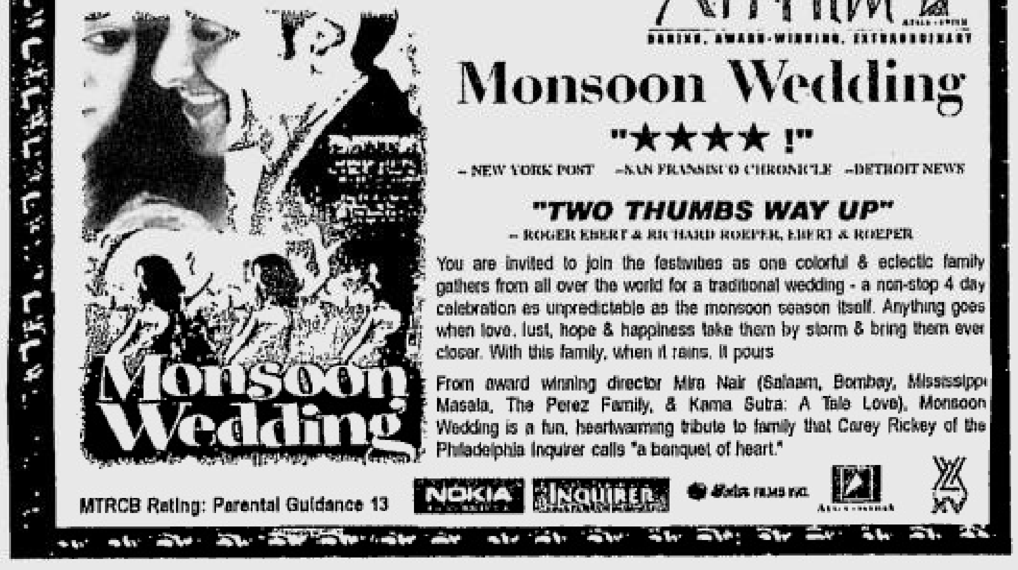
CUBA GOODING JR. ED HARRIS
His Courage Made Them Champions
Based on a Sports Illustrated article, Radio tells the true story of the unusual friendship between Harold Jones (Ed Harris), a white football coach at a South Carolina high school, and a mentally challenged African-American man nicknamed Radio (Cuba Gooding Jr.). The film covers the duo's nearly 40-year relationship, which continues to this day, and how Coach Jones' mentorship inspired his teams and eventually the entire town.
"...a sweet expression of the better side of human nature..." – Roger Ebert, CHICAGO SUN-TIMES
"Oscar-quality performances are loud and clear in Radio." – William Arnold, SEATTLE POST INTELLIGENCER
Inspired By A True Story
RADIO
Distributed by
MTRCB Rating: General Patronage (GP)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DARING, AWARD-WINNING, EXTRAORDINARY
Monsoon Wedding
"★★★★ !"
– NEW YORK POST –SAN FRANSISCO CHRONICLE –DETROIT NEWS
"TWO THUMBS WAY UP"
– ROGER EBERT & RICHARD ROEPER, EBERT & ROEPER
You are invited to join the festivities as one colorful & eclectic family gathers from all over the world for a traditional wedding - a non-stop 4 day celebration as unpredictable as the monsoon season itself. Anything goes when love, lust, hope & happiness take them by storm & bring them ever closer. With this family, when it rains, it pours
From award winning director Mira Nair (Salaam, Bombay, Mississippi Masala, The Perez Family, & Kama Sutra: A Tale Love), Monsoon Wedding is a fun, heartwarming tribute to family that Carey Rickey of the Philadelphia Inquirer calls "a banquet of heart."
MTRCB Rating: Parental Guidance 13
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LIFESTYLE

Trend Spotting

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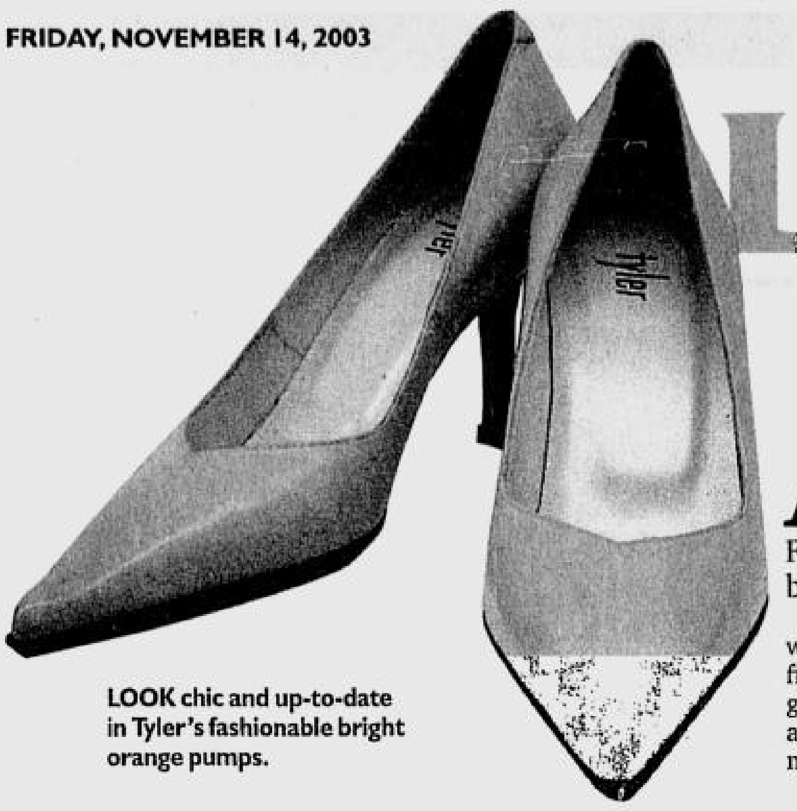
or e-mail us at pr_lifestyle@inquirer.com.ph

Editor **Chelo Banal-Formoso**



LOOK chic and up-to-date in Tyler's fashionable bright orange pumps.

What women want

APPLES' PICKINGS

Apples Aberin-Sadhwani

A PARTRIDGE on a pear tree, two turtle doves, three French hens, four calling birds and so on...

Who in her right mind would want to receive such presents from one's true love? Save for five golden rings, I can't imagine why anyone would appreciate nine maids-a-milking or 12 drummers drumming stuffed in one's bulging Christmas stocking.

Instead of all those harebrained, if comical, gift ideas suggested by this age-old Christmas carol, why don't we sing a different tune by expressing six (yes, Virginia, economics is a major consideration, so let's cut 12 in half) fashionable things and ideas that women want, deserve and need to look their holiday best.

Sparkle and shine

Dazzle like the brightest tinsel in your tree by donning glimmering pieces that can help put you in a more festive mood.

Those who are more fashion-forward can mix shiny separates like a satin tunic or wrap in gold or silver matched with satin stovepipe pants in a different hue. Add on a pair of metallic high-heeled sandals to ante up your style wattage.

WHAT/ D6

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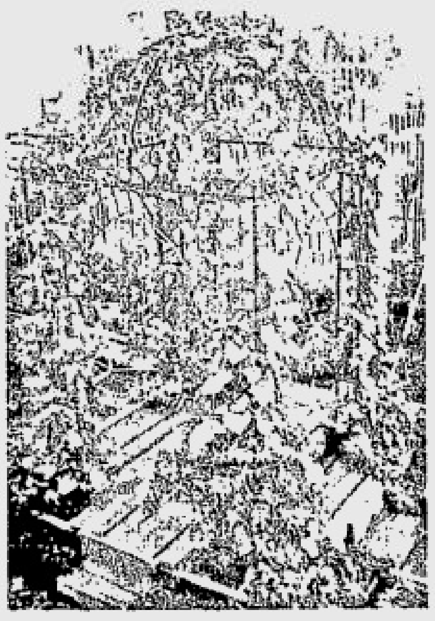
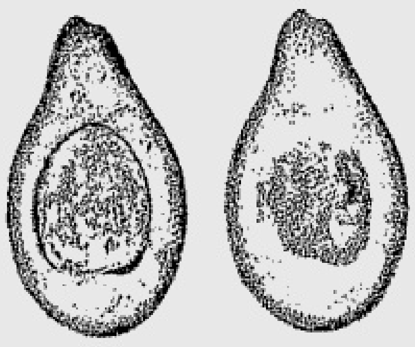
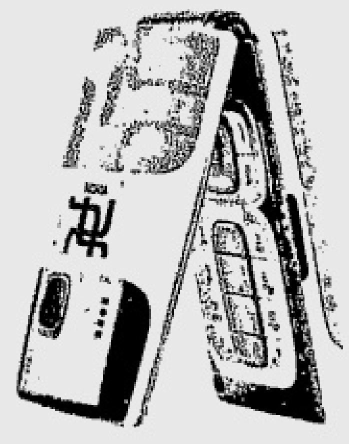
Lunch with Gucci's controversial CEO page F1



A tree house in Tondo page I1



Charlene Gonzalez on organic beauty page/K1



Stylishly, upwardly mobile page/L4

He's doing his shopping,
Checking it twice.
He wants to find out
If he'll win the prize.

You should too! Rustan's is giving away a total of **P300,000** every week.

Discover how rewarding early Christmas shopping can be at Rustan's. Join Rustan's Christmas Gift Rush and get the chance to win P50,000 in the weekly raffle at every Rustan's Department Store. Simply shop at Rustan's from Oct. 13 to Nov. 15. Every P5,000 single or accumulated whole week purchase at all Rustan's Department Stores entitles you to a raffle coupon. Simply fill out your raffle coupon and drop in designated drop boxes in the Rustan's Department Store where you made your purchase. You might win a P50,000 gift certificate and do even more shopping at Rustan's.

So, just like Santa, do your shopping twice or thrice. And you might just win the prize!

Christmas Gift Rush
Oct. 13 to Nov. 15, 2003

Rustan's
Completes The Season
MAKATI • SHANGRI-LA PLAZA • CUBAO • HARRISON PLAZA • ALABANG • CEBU

See posters for details. Per DTI-NCR Permit [illegible] 2969, Series [illegible]

Make way for printed leather bags

ALWAYS at the forefront of Philippine shoes, Via Venetto brings printed leather to the local market in its new line of limited edition bags.

From multicolored checks and stripes to roaring animal prints and feminine florals, printed leather is now all the rage in Europe.

Just in time for Christmas, Via Venetto has its own line of leather masterpieces, some even studded with Swarovski crystals for more opulent tastes.

Rendered like rococo and impressionist paintings, leather prints represent state-of-the-art technology once only available in patent, varnished or very textured leather.

Today, printed leather is matte, soft and supple, the way the best leather should be after years of care and wear.

Because of its rarity, Via Venetto is presenting only limited editions of its printed leather design, available in all Via Venetto stores nationwide.

LIMITED edition printed leather bags come in rococo, impressionist and other designs

A COMBINATION of animal, paisley and striped prints

MATTE, soft and supple leather now come with prints

BEADED with Swarovskis, not just printed

Furniture show ends Sunday

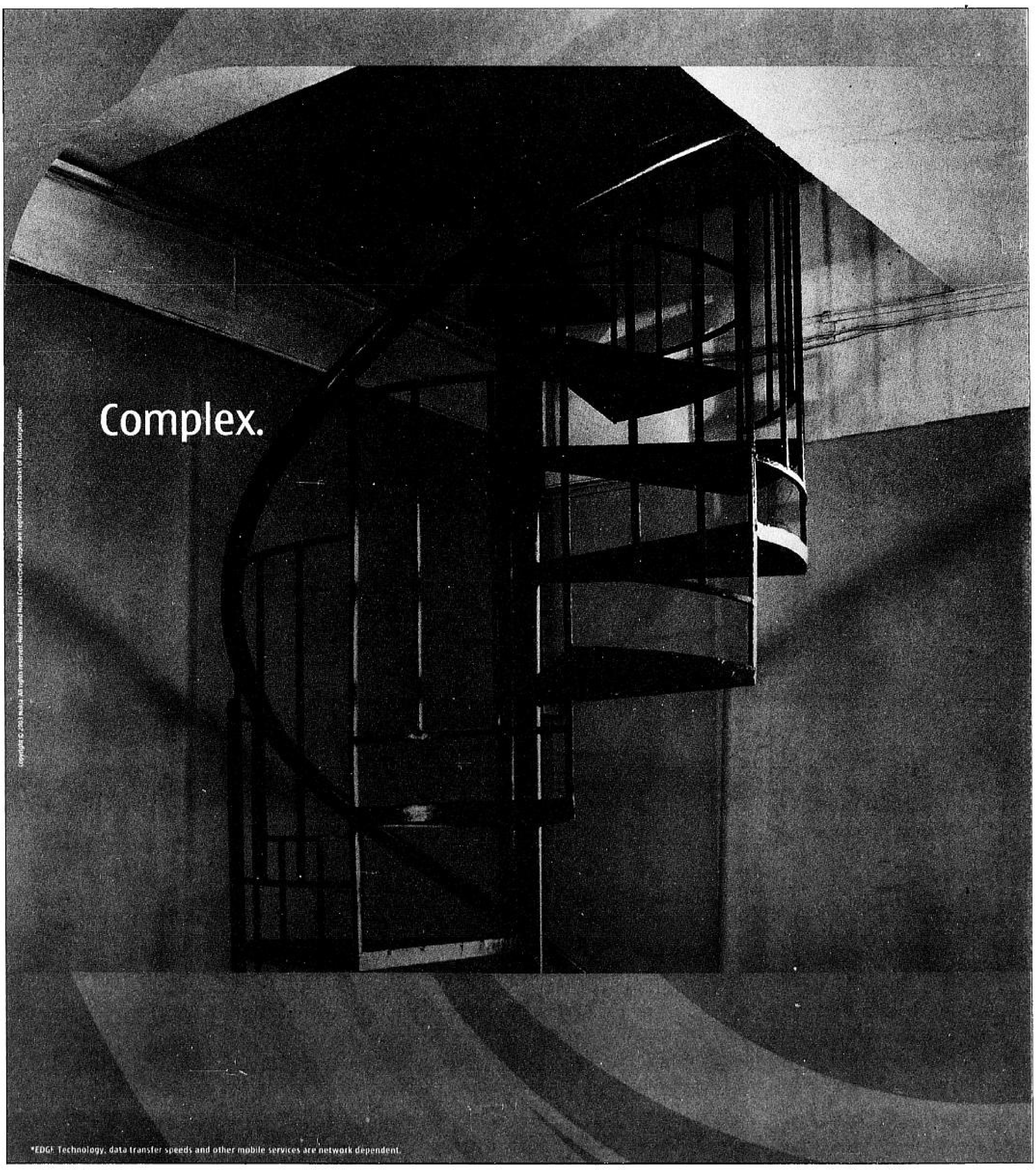
MEMBERS of the Philippine Institute of Interior Designers (PIID) are participating in the annual Philippine Furniture Festival at the SM Megamall Conference Center, 5/L Mandaluyong City, which will end Nov. 16.

Theme of this year's event is Furniture Fashion Forecast.

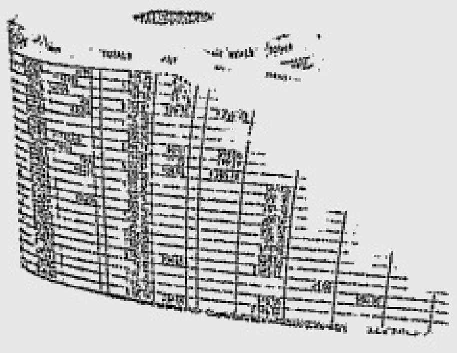
The designers, who conducted seminars and workshops, included Leo Almeria (The ABC of Interior Design), Maja Olivarez-Co (Delightful Lighting), Mike Pizarro (Making Spaces for You), Jiro Estaniel (Choosing a Design), Sherbie Co (Feng Shui for Interior Design), Rene Herico (Designing for the Sense), Serapion Metilla (The Art of Greening Interiors), Vangie Cheng (Floral Arrangement), and Cynthia Belleza (Color Rendering).

Now on its 25th year, the annual event is organized by the Chamber of Furniture Industries of the Philippines in cooperation with PIID and the Design Center of the Philippines. For inquiries, call the CFIP office at 6312834, 6329007 or 9106630.

FLORAL designer Vangie Cheng


Complex.

*EDGE Technology, data transfer speeds and other mobile services are network dependent.



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It's true. Your toilet paper – like most toilet paper – is probably recycled paper that has been treated with chlorine, bleach and artificial whiteners. If you want toilet paper that's clean from the very beginning, choose unrecycled Sanicare. It's 100% virgin pulp, 100% virgin-clean. Untouched by chlorine, bleach and artificial whiteners. Soft but strong, and so reasonably priced. Sanicare. Unrecycled for maximum hygiene, for you.

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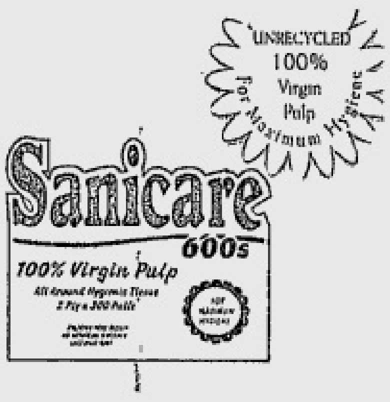
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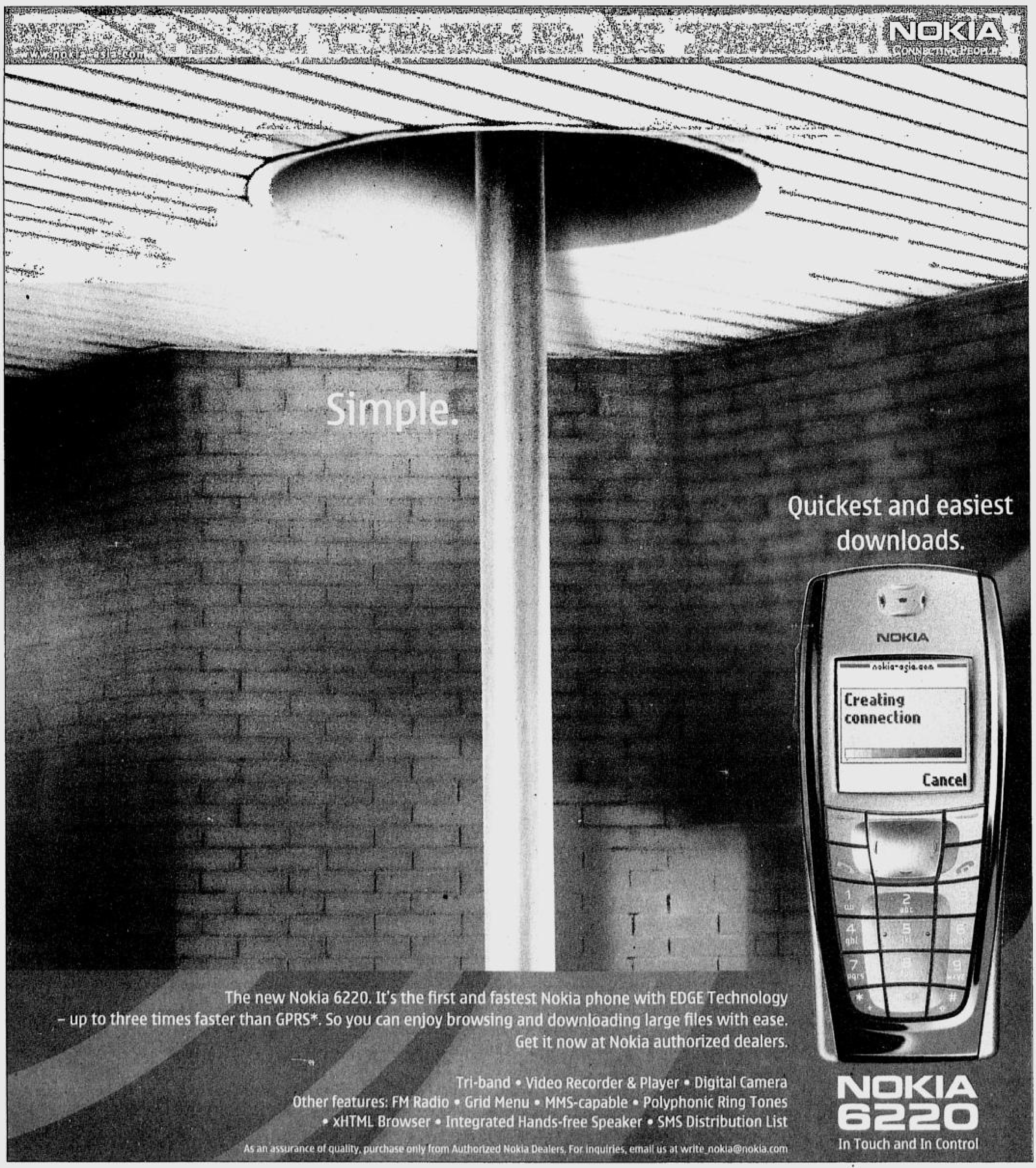
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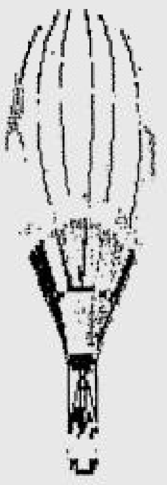

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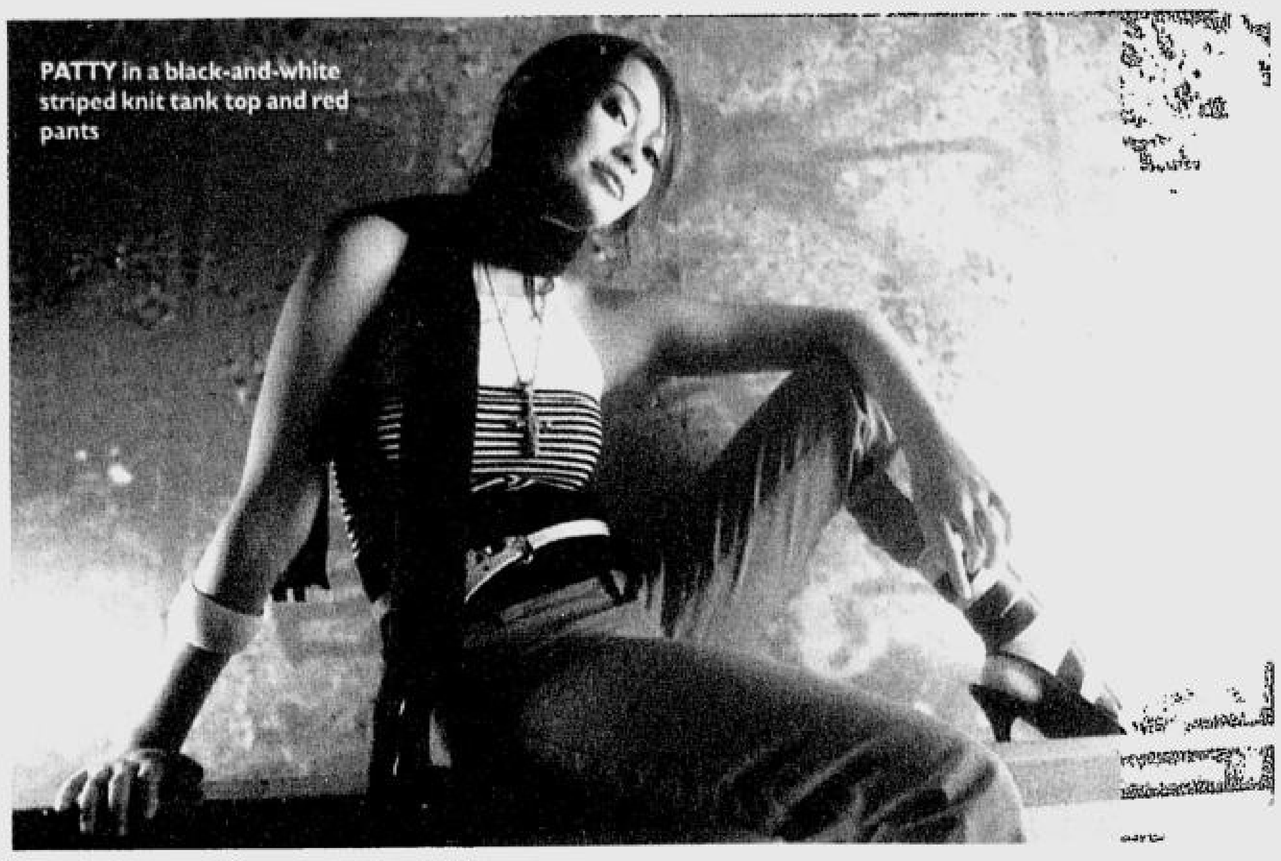

PATTY in a black-and-white striped knit tank top and red pants

Clothes tailored and trimmed for the Asian figure

ON RISSA: white buttoned lo
top and black mini skirt. On I
neck shirt with black striped
white pants

X^ACT offers Filipino fashionistas a wide selection of new designs made with the highest quality and attention to detail and comfort

ORIGINALLY from Thailand where it has a growing chain of 40 stores, X^ACT has recently extended its market internationally to Guam, Australia and now, the Philippines.

X^ACT offers the Filipino fashion aficionado a wide selection of the latest designs made with the highest quality and attention to detail and comfort. As its name suggests, X^ACT is tailored and trimmed to fit and flatter the Asian figure.

X^ACT's apparel goes from classy to chic, stylish to sexy, as seen on four young fashion icons: banker-writer Ipe Cruz, supermodel and mom Rissa Mananquil-Samson, MTV VJ Patty Laurel and and partyphile-INQUIRER 2bU! columnist Tim Yap.

Ipe goes for a tasteful short-sleeved shirt, jeans and his trusty sneakers on an ordinary day. "My fashion taste could be classified as modular with a preference for solid-colored clothing. Pieces that can be mixed and matched with other garments," he says.

Rissa's fun and colorful lifestyle requires a wardrobe that can be worn in an infinite number of ways.

"I guess I'd like my wardrobe to be like me—multi-tasking and multifunctional," she says.

RISSA in white sleeveless wrap top with delicate floral details paired with ornate printed pants

TIM in white long-sleeved, striped shirt and striped denim pants

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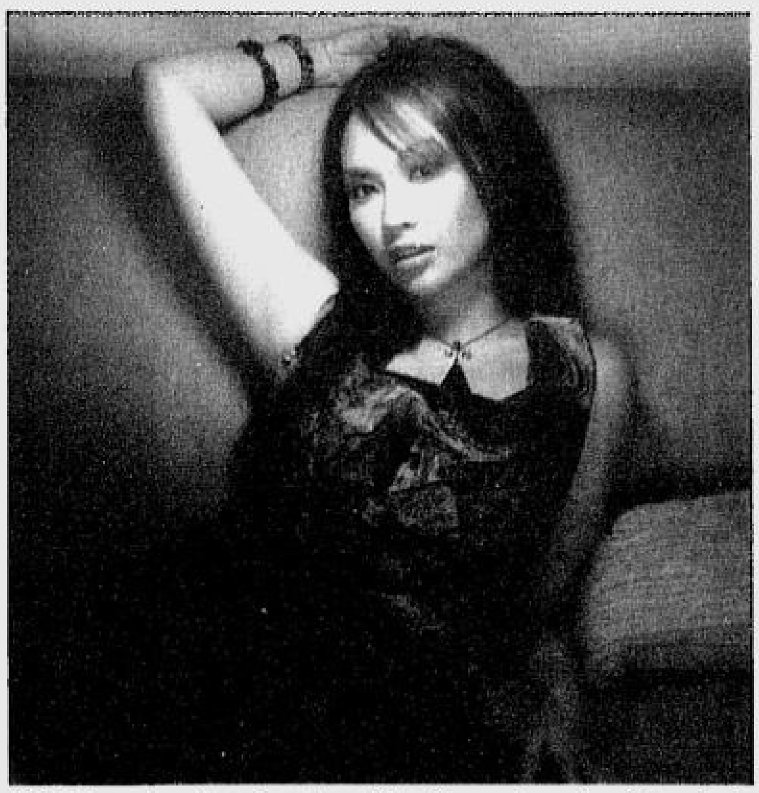
ong-sleeved, stretch knitted pe: white cotton round-accents on the sleeves and

RISSA in a black, lacy, haltered top and brown mini skirt with floral detail and side slits



PATTY in a sleeveless sheer top with ruffles and ornate prints paired with a long black skirt

COVER
YOUR TOP TEN.

Shoes by Prada. Make-up by Beauty Bar. Bag by Coach. Outfits by Jessica, Colour Eighteen and Nine West. Watch and necklace by Charriol.

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Per DTI-NCR Permit No. 4620 Series of 2003

ON PATTY: striped knitted blouse with cowl neck made of stretch material and brown mini skirt with side slits and suede ribbon details. **On Tim:** long-sleeved, collared top with intricate details paired with white striped drawstring pants

TIM in a black, long-sleeved, collared shirt with floral details and white pants with buckle

Her long list of must-haves is narrowed to five closet essentials: a crisp white shirt, a little black dress, killer stilettos, a great bikini and lovely underwear.

VJ Patty also likes versatile clothes.

"I'm a moody dresser," she says. "I can't really plan what to wear the next day because my moods change all the time. It really depends on where I am going and what I'm into at the moment."

Tim goes beyond the boundaries of typical clothing to those that are more ornate and unconventional.

"There's no typical outfit for me because I'm not typical," he explains. "I never really look at boundaries when dressing. I make sure though that what I wear is comfortable. But then again, comfort is very relative. I'm comfortable wearing loud prints. I'm comfortable at making a statement."

Needless to say, all four have found a fashion home in X^ACT, whose diverse offerings cater to their individual fashion quirks and needs.

X^ACT's very first store in the country is now open at the 3/L of Bldg. A at the SM Megamall. Call 7356716.

PHOTOGRAPHY: TOMMY ZABLAN
SHOES: JANYLIN (FOR THE LADIES)
HAIR AND MAKEUP: RB CHANCO FOR PATTY, RISSA AND TIM;
BENCH FIX SALON FOR IPE
LOCATION: TEMPLE BAR AND RESTAURANT AT GREENBELT 2

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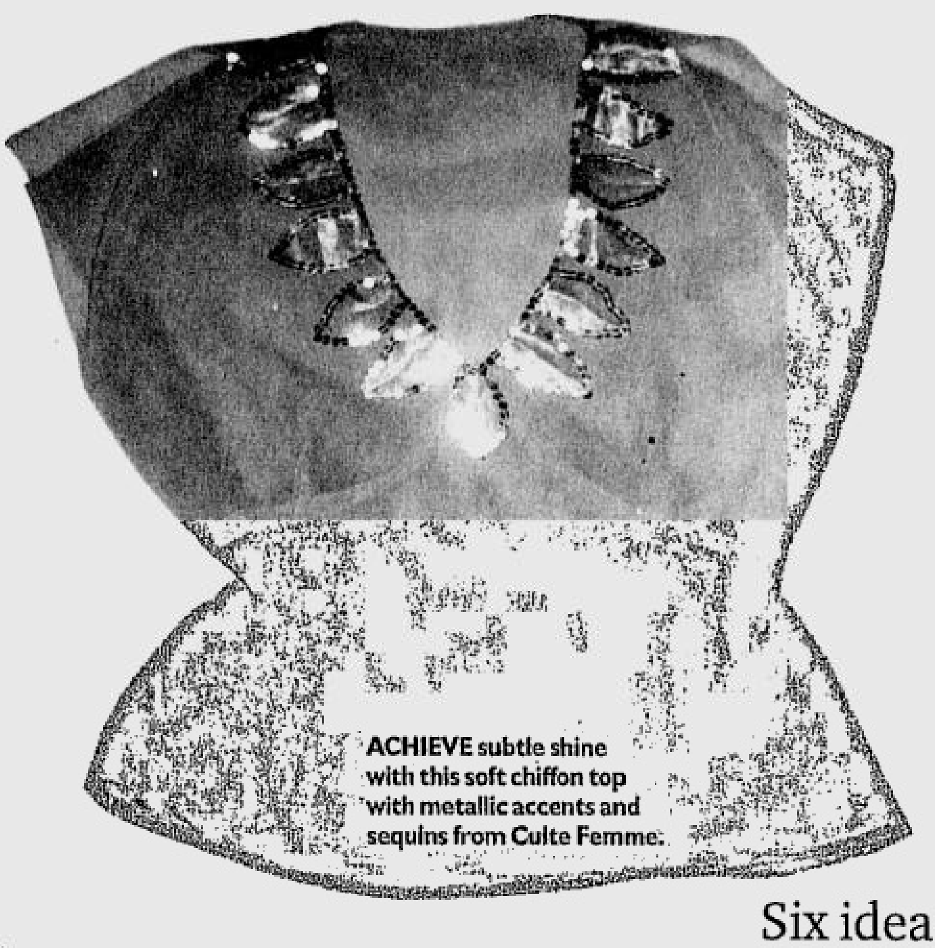
FINO'S candy-colored bags are just what you need to add a dash of brilliant color to a boring, neutral wardrobe.

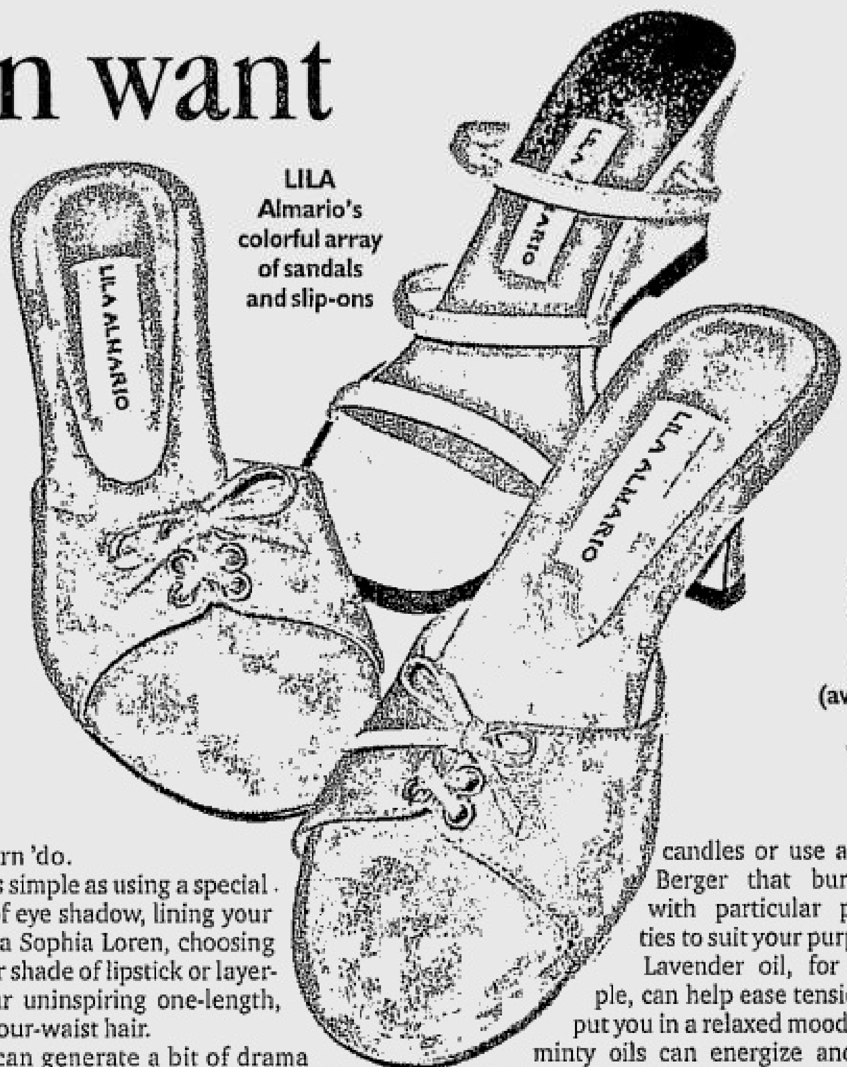


ACHIEVE subtle shine with this soft chiffon top with metallic accents and sequins from Culte Femme.

What women want

Six ideas to help you look your dazzling best for the holidays

From page D1



LILA Almario's colorful array of sandals and slip-ons

Those who are more conservative can take the subtle road by adding just a touch of sparkle through simple subdued pieces such as Culte Femme's blush or aqua chiffon top with metallic accents and sequins, paired with blue jeans or basic black capris and silver or gold heels.

Knit tops, dresses or separates with interwoven metallic threads are also a good way to add a bit of shimmer minus all the glitz.

Bright on

If you are more comfortable wearing clothes in neutral colors like khaki, beige, white and black, try to be a little more daring by using colored accessories to liven up your look. Nothing refreshes a tired old wardrobe better than a flash of dazzling color.

Go bold by choosing bags or shoes in orange, fuchsia or hot pink, lemon yellow and the like.

Tyler's sexy orange pumps, Lila Almario's multihued slip-ons and Fino's candy-colored leather bags are some fashionable but reasonably priced picks that you might want to check out.

All you need is a clever burst of color, so one vivid accessory should do the trick.

Made-to-order

Take the opportunity to treat yourself to a special one-of-a-kind made-to-order dress by any of your favorite designers.

Just this once, skip the racks upon racks of ready-to-wear holiday collections and indulge in a made-to-measure treasure just for you.

Depending on your style, try Randy Ortiz, whose modern but lady-like pleated dresses wowed fashionistas during a recent fashion show. Or have an edgy, femme fatale-like stunner made by designer-of-the-moment Dennis Lustico.

Makeup makeover and hair redo

Create an exciting holiday look by experimenting with various makeup trends or having your hair styled, cut or colored into a modern 'do.

It's as simple as using a special shade of eye shadow, lining your eyes a la Sophia Loren, choosing a bolder shade of lipstick or layering your uninspiring one-length, up-to-your-waist hair.

You can generate a bit of drama by focusing on one particular facial feature that you would like to highlight.

You can accentuate your eyes with shimmery gold eye shadow and kohl eyeliner while keeping your lips neutral but glossy. Or you may opt to wear blood-red lipstick while wearing barely there eye shadow and lining your upper eyelids.

The choice is entirely up to you and should depend on what you are most comfortable with.

When changing your hairstyle or color, make sure you go to a stylist whom you trust completely. Don't be afraid to discuss your expectations and apprehensions, so that you get exactly what you want.

Scent-sational

Use your favorite scents to lift your spirits and put you in a celebratory frame of mind.

At home, you can light up aromatherapy candles or use a Lamp Berger that burns oil with particular properties to suit your purpose.

Lavender oil, for example, can help ease tension and put you in a relaxed mood, while minty oils can energize and keep you on the go. And when going out to attend a Christmas get-together or simply to shop for extra presents, spritz on your favorite cologne or dab on your signature scent for an instant mood lifter.

Spa's the limit

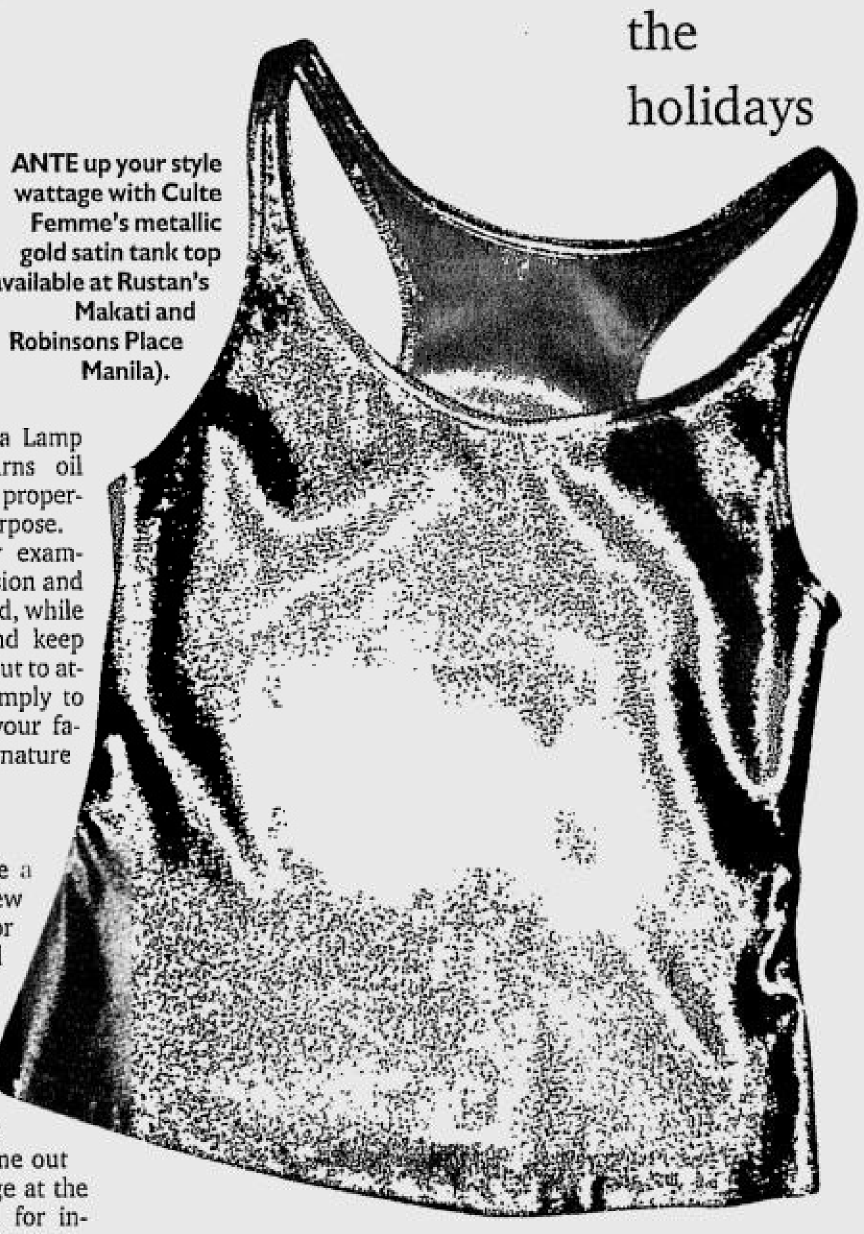
Amid all the holiday activity, take a breather and indulge in a day or a few hours at the spa. A massage, facial or scrub can work wonders for your tired feet, aching body or patchy skin tone, not to mention your flagging Christmas spirit.

There are numerous day spas at accessible locations all over the metropolis. So, if you are feeling drained, listen to your body, take time out and pamper yourself. A back massage at the Urban Spa at the Shangri-La Mall, for instance, is the perfect respite during those marathon-shopping jaunts.

Or how about a luxurious lulur scrub at the Emphasis salon in Rockwell Center while waiting to have your gifts wrapped?

After all, the best Christmas gift is to take extra care of yourself during the hectic holiday season so you'll feel good, look your merry best and have more of yourself to share with your loved ones.

E-mail the author at apsadvice@hotmail.com



ANTE up your style wattage with Culte Femme's metallic gold satin tank top (available at Rustan's Makati and Robinsons Place Manila).

SEPARE red blazer paired with black skirt with pin stripes, Lady Rustan black patent clutch bag and Anne Klein silver hoop earrings and silver cuff

SLEEVELESS cream jersey top with ruching and choco brown stretch pants and suit from Jill; three-strand leather necklace with copper Swarovski crystal

BURGUNDY long-sleeved blazer and skirt with shantung beadwork; Majorica stud earrings and pearl necklace; Lady Rustan bag

Woman power

AT Rustan's ladies' department, new yet familiar lines under the labels Jill, Separe, Oleg Cassini and Criselda fuse feminine fantasy and the sophistication of men's wear under the fashion theme "Femme Supreme."

Rustan's assortment of shoes, bags and accessories have also been beefed up to complete the confident Femme Supreme look.

Jill, Separe, Oleg Cassini and Criselda are exclusively available at Rustan's.

SEPARE black long-sleeved blazer matched to a black skirt with fagotting, Lady Rustan black patent clutch bag, Anne Klein silver hoop earrings and Anne Klein flat silver pendant/choker

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Boyfriend is torn between two lovers

LIVE AND LET LIVE

Tita Dulce

DEAR Tita Dulce,

I am 40 years old, separated, with two teenage daughters. I am working on the annulment of my marriage, but I don't plan to get married again. I just dream of having a companion who will love me and grow old with me.

I met Rod several months ago during an office gathering. Two weeks later, he e-mailed me. The following weeks, he made it obvious he was interested in knowing me (better)—calling me during work break, phoning me at home even when he has to go to a pay phone every time, (asking me to join him for) snacks, and walking me to the bus stop after work. He is, like me, separated from his spouse.

One time he asked if I'd considered having a boyfriend. I said I would if I found someone who'd love me and not hurt me. He proposed a "trial" between us. He didn't say "I love you." It was all "I like you."

But we became close after that and we learned that we were compatible in many ways, including in bed. We went out regularly and he visited me on weekends. I've fallen in love with him and he said he loved me, too. We began a serious relationship.

Two weeks ago, he told me he had a girlfriend and they had been "on" for two years. They live in the same boarding house, which means that they see each other more often than we do, and perhaps they even sleep together. I was devastated, even though he assured me that he loved us both. I asked him to choose between us. He said he needed time to decide and to figure out how to break up with her. Since then, I couldn't help thinking of that girl whenever Rod and I make love.

> Your relationship and your anguish continue because you would not kick a dishonest man out

I love him and I can see that he loves me, too. But how long should I wait for him to choose between that girl and me?

ANITA

I think he has already decided—that is, to keep both of you. Your relationship has been going on for months, which means that he has had plenty of time to compare the two of you. If he preferred you to her, he would have broken up with her months ago, and you wouldn't have even heard of her.

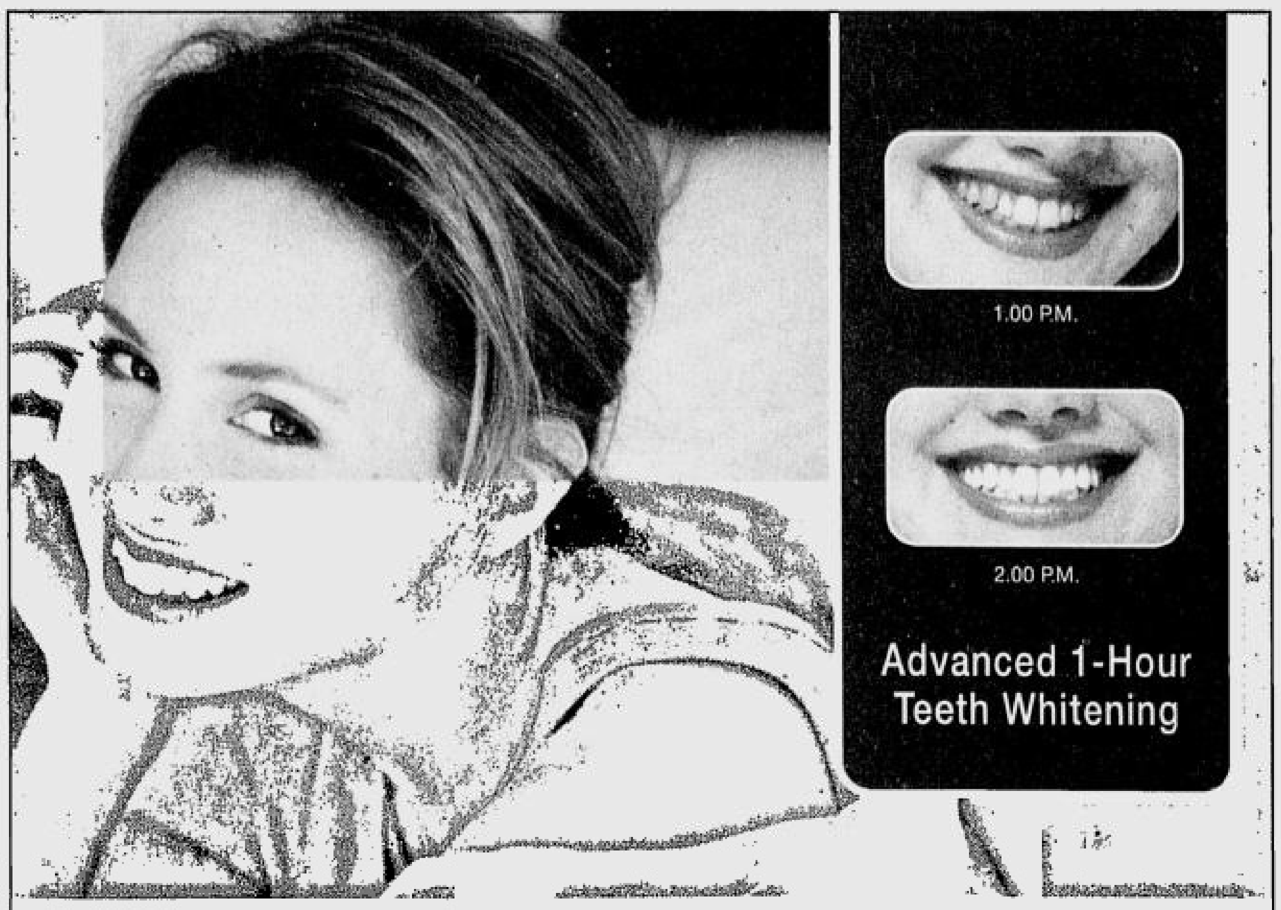
He could have kept her a secret from you for a few months longer, even years, so I find it curious that he told you about her now.

He could claim that he confessed out of honesty, of course. But if he wanted to be honest, why didn't he tell you about her while he was still courting you? Didn't you tell him early on that you didn't want to be hurt in a relationship again?

He has hurt you, and continues to hurt you, breaking an important condition you set in a love relationship. From where I sit, it looks very much like he is telling you that he is not the man for you. Or, said another way: He wants out.

My dear, your relationship—and your anguish—continue because you would not kick a dishonest man out.

E-mail titadulce@netscape.net or send letters to PO Box 2353, Makati CPO 1263 Makati City, or PDI, Chino Roces Avenue corner Yague and Mascardo Streets, Makati City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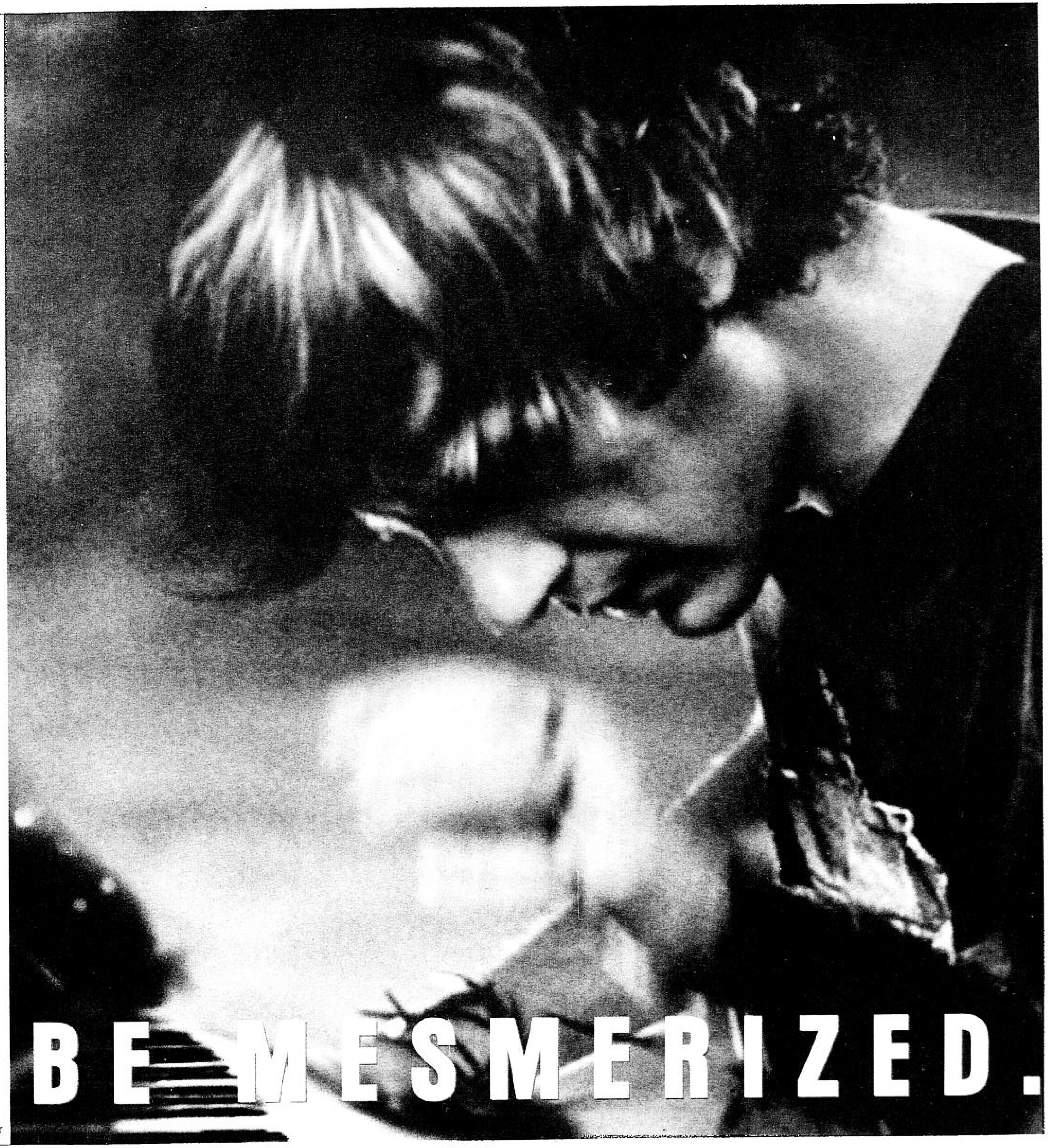

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FRIDAY, NOVEMBER 14, 2003

PHILIPPINE DAILY INQUIRER

LIFESTYLE

E1

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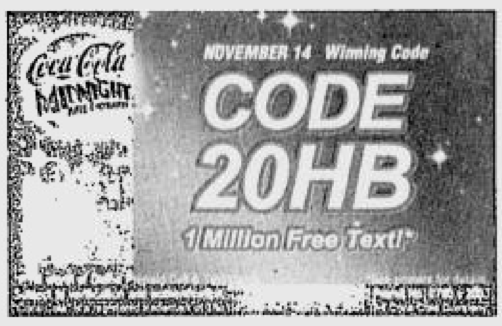
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Fashion gets holiday makeover

Story on page E6

In the lead up to the holidays, Cinderella is stocked with wardrobe choices from casual to formal

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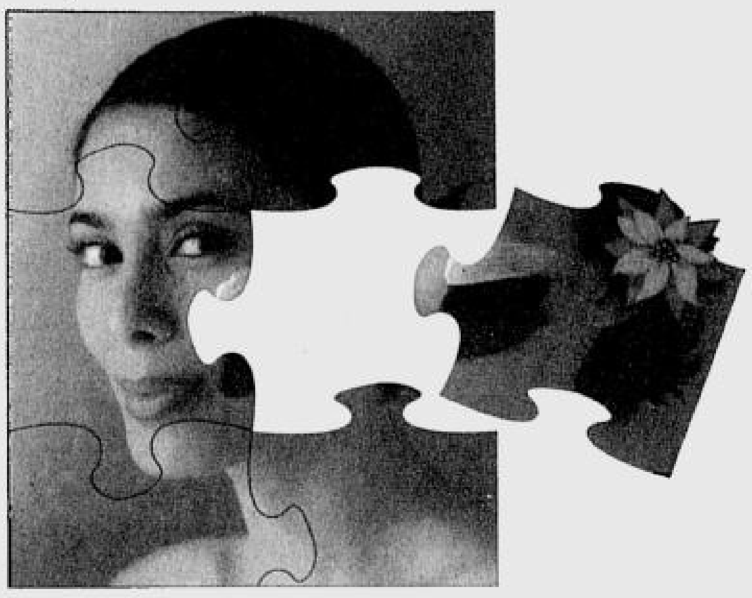
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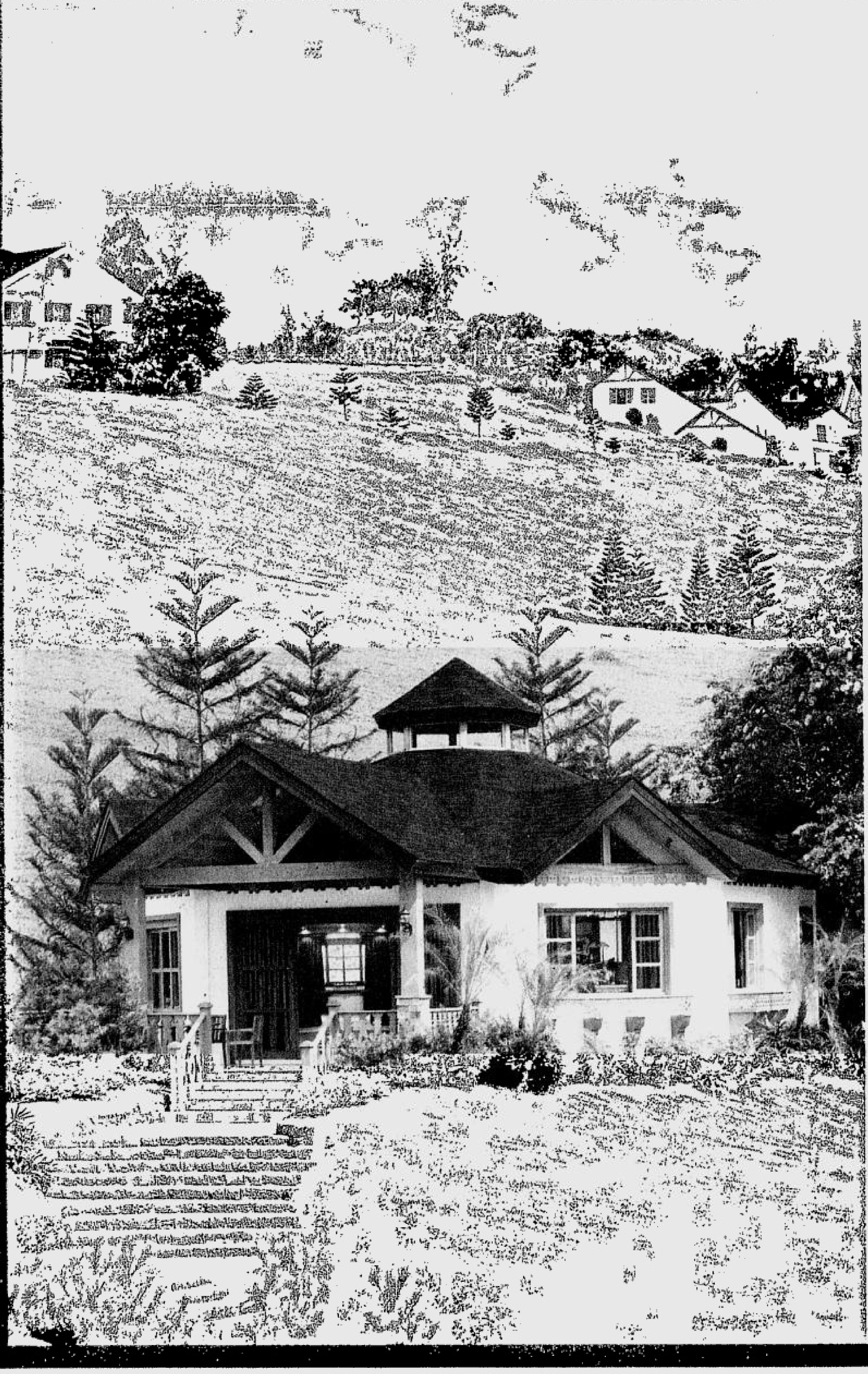
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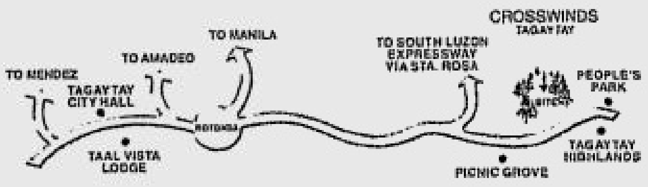
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ACCESS point from the second level of the main mall to the new East Wing of Robinsons Galleria

New lifestyle center in Ortigas mall

ROBINSONS Land Corporation (RLC) opened recently East Wing, Robinsons Galleria's newest lifestyle hub in the Ortigas Central Business District. The area was formerly known as San Miguel Entrance. This three-level area can be accessed through the mall's second level entrance along ADB Avenue.

The other levels, on the other hand, can be accessed from Level 1, which is the fast-food area of the mall, while the third level can be reached if you take the newly installed escalators at the second level of East Wing or through the bridge way, which connects the mall to the Robinsons Equitable Tower.

As one steps into East Wing, mallers and shoppers are welcomed by a semi-circular lobby and the dome-like effect of the atrium. East Wing is where shoppers can indulge on imported and well-known brands, enjoy a trip to the salon and gym, and go crazy over the latest gizmos or sample delicious fare from a fine selection of coffee shops and restaurants.

East Wing's tenant mix includes the retail industry's newest players like Floor Center, Bed 2 Bath, Dimensione, Funktionell, Electronic Depot, Urban Effects, Showcase, Country Lifestyle, Arcel's Design, Asian Finds, Cereo Candles, and Abenson. Completing this list are Deceno 465 Gifts & Décor, Forty Winks, Lonely Planet, Showcase Carpet, Urban Concept, EO Active Eyestyle, Papyvore, Royal Sporting House and Watsons.

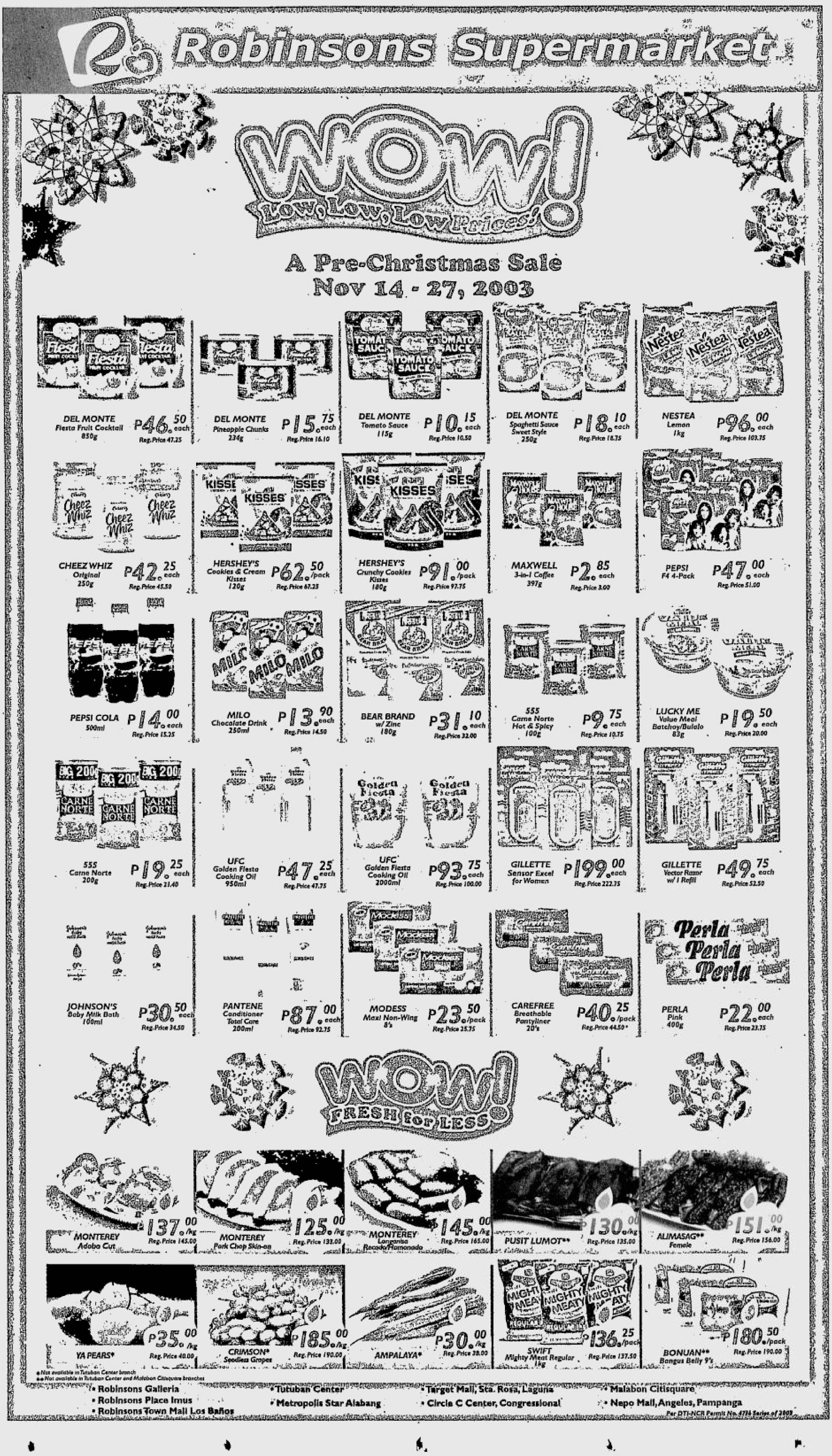
Its specialty food outlets are The Thai Kitchen, Back to Basics, Health & Beyond 1, Yellow Cab Pizza and B.T.I.C. (Better than Ice Cream).

East Wing's Level 2 features Beauty Bar, Cinnabon, Gloria Jeans Coffee, Hao Tsai Dimsum, Jesi Mendez, Lacoste, Marks & Spencer, Nafnaf, Oody's Parklane, Sticks, Terranova and U2.

Fashionistas and trendsetters will get excited over numerous fashion finds at East Wing's Level 3. Teens, working girls and even young mothers will enjoy discovering stores and outlets like Blue Dolphin, Chocolate Clothing Co., Circa, Esse, Women's Secret, Hearts & Arrows, Marcella, Rusty Lopez, S.P.F, Van Heusen, VNC & Wade & 50th Avenue.

FUNKY bags and belts are available at Chocolate Clothing Company on the third level of East Wing.

WADE owner Lourdes "Bogs" Lee



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HERSHEY'S Crunchy Cookies Kisses 180g P91.00 /pack Reg. Price 97.75
MAXWELL 3-in-1 Coffee 397g P2.85 each Reg. Price 3.00
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PEPSI COLA 500ml P14.00 each Reg. Price 15.25
MILO Chocolate Drink 250ml P13.90 each Reg. Price 14.50
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LUCKY ME Value Meal Batchoy/Bulalo 83g P19.50 each Reg. Price 20.00
555 Carne Norte 200g P19.25 each Reg. Price 21.40
UFC Golden Fiesta Cooking Oil 950ml P47.25 each Reg. Price 47.75
UFC Golden Fiesta Cooking Oil 2000ml P93.75 each Reg. Price 100.00
GILLETTE Sensor Excel for Women P199.00 each Reg. Price 222.75
GILLETTE Vector Razor w/ 1 Refill P49.75 each Reg. Price 52.50
JOHNSON'S Baby Milk Bath 100ml P30.50 each Reg. Price 34.50
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MODESS Maxi Non-Wing 8's P23.50 /pack Reg. Price 25.75
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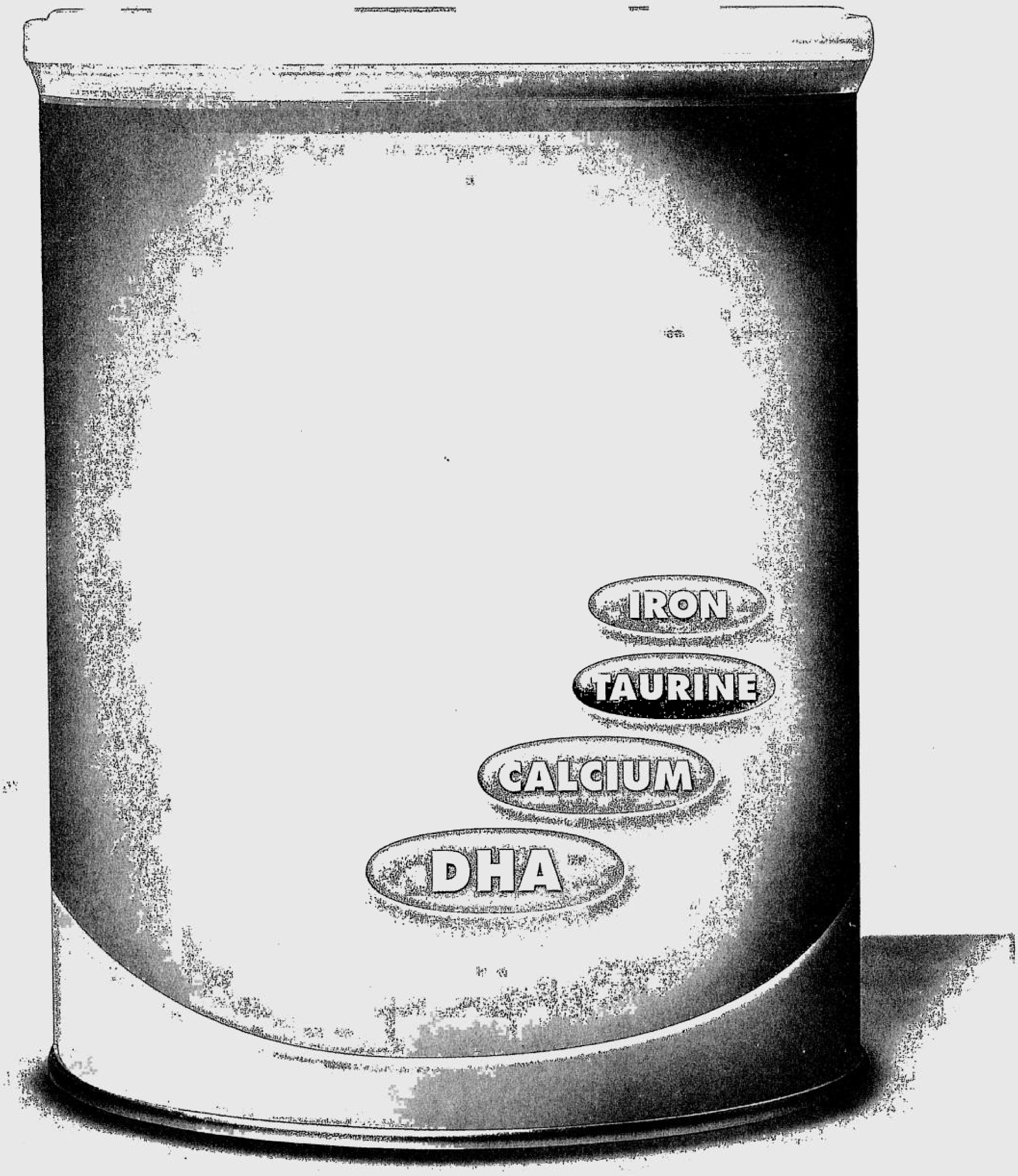
Per DTI-NCR Permit No. 4736 Series of 2003

How can your child get the most out of the nutrients in his milk?


IRON
TAURINE
CALCIUM
DHA

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Taurine is the building block of amino acids. It is vital for the utilization of minerals in your child's body. During these crucial formative years of your child, Taurine helps support brain development and aids in maintaining proper eye function.

IRON

Iron is a necessary component of hemoglobin, a protein in the red blood cells, that carries oxygen to bodily tissues. It ensures healthy blood, which is vital for the child's active growth. Iron is also crucial for normal immune and cognitive development.

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Calcium is a mineral necessary for proper bone growth, and the growth of babies' and toddlers' bones is one of the most important nutritional concerns. Research shows that babies and toddlers need approximately 16 ounces of milk a day to meet their calcium requirements.

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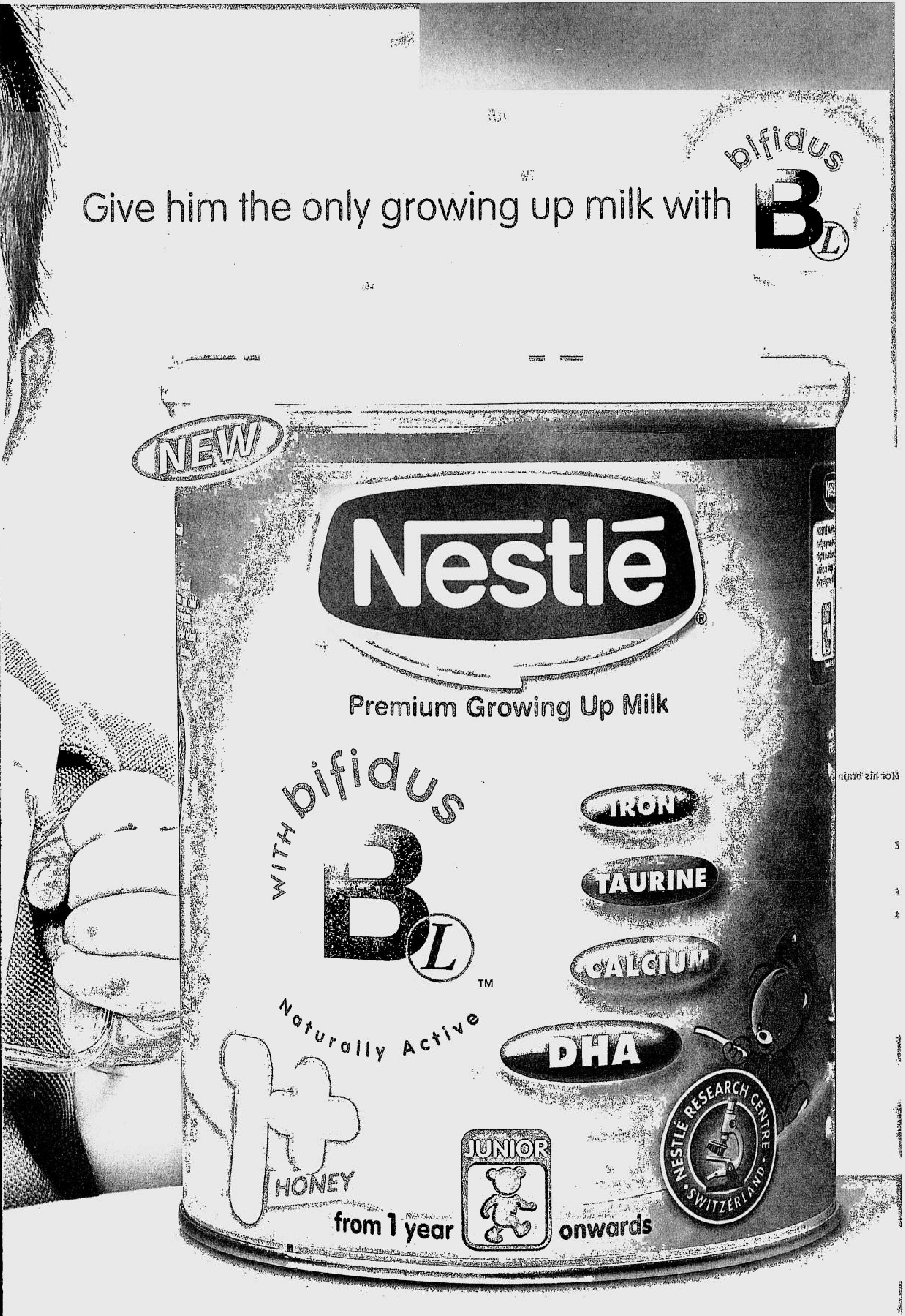
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from 1 year
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future depends on the choice you make today.
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The Brain & Body Builder

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MAVERICKS. On Per, red plaid polo (P1,798) and white cotton tee (P1,198), both from British India, and dark blue denims (P1,498) from Pierre Cardin; on Gianna, dark brown corduroy pencil skirt (P1,998) and mint green tank top (P1,198), both from British India, and camel chain belt (P598) from U2; on Christian, white beaded and embroidered polo (P2,298) from British India, and khaki pants (P1,698) from U2; on Marilen, chocolate brown sleeveless blouse with embroidery (P1,798), white linen skirt (P3,298), black and beige wooden belt (P598) and beige gathered belt (P598), all from British India; on Olivia, pink linen blouse with embroidery (P2,398), cigarette jeans (P2,398) and brown belt with medallion buckle (P1,298), all from British India; and on Edward, red cotton tee (P1,298), cappuccino polo (P2,298), chocolate brown pants (P2,498) and brown belt (P1,698), all from Esprit Men

Fashion gets holiday makeover

Text by Alex Y. Vergara
Photos by Chito Vecina

THESE may not be the best of times for retailers of imported ready-to-wear brands as the peso continues to sink. But these may not be the worst of times either as several leading names continue to thrive despite the lingering economic crisis.

One such company is Citifashion Specialty Stores Inc., which is in charge of Cinderella's foreign brands. Now on its 55th year in the retail and manufacturing business, Cinderella began to diversify five years ago by adding more foreign names to its mix of in-house brands.

CSSI is the exclusive distributor in the country of Esprit, U2, British India, Pierre Cardin, OshKosh B'gosh and Nafnaf. A separate company is now in charge of Cinderella's in-house brands.

"Believe it or not," says Richard Coronel Santos, CSSI's vice president for merchandising, "we're doing better this year than last year. The Christmas spirit has yet to kick in, but I'm confident that sales will continue to pick up in the coming weeks. Christmas has always been a big deal among Filipinos. For one, we love to give presents."

COLORADO CALLING. On Per, white long-sleeved turtleneck (P698), black leather jacket (P11,198) and black jeans (P1,498), all from Pierre Cardin; and on Marilen, gray crinkled chiffon blouse (P1,698) and gray crinkled chiffon skirt with lace piping (P1,698), both from U2

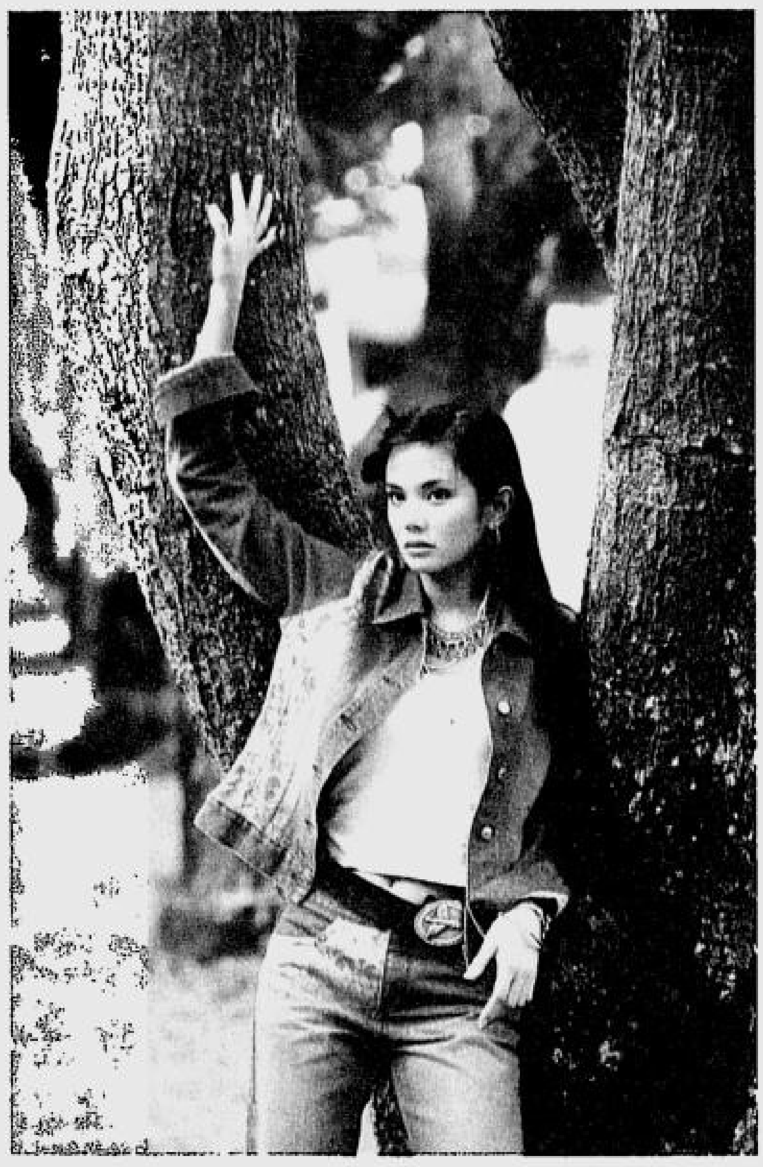
SAFARI SURPRISE. On Gianna, beige corduroy bush jacket (P2,998), white lace camisole (P898), and khaki shorts (P898), all from U2; and on Edward, white muscle shirt (P598), khaki corduroy jeans (P1,798) and brown belt (P598), all from U2

Because of young people's greater exposure to media, particularly the Internet and MTV, relatively conservative Filipinos are also starting to loosen up as far as fashion goes, says Santos. They've likewise become more fashion-forward as they idolize J.Lo, Britney Spears, Justin Timberlake, F4 and the like.

"The fashion business has never been as exciting and as dynamic as it is today," says Santos, a political science graduate from the Ateneo de Manila University. "There's never a dull moment as we keep an eye out for emerging trends season after season. As retailers we always have to be one step ahead."

Santos' dream of becoming a lawyer has had to take a back seat to the family business that his late grandmother Florencia Coronel started. The Coronel matriarch first made children's clothes primarily for daughter

FASHION/ E7



BLUES. On Olivia, blue denim jacket with lace print (P4,298), white camisole (P598), blue denims with lace print (P2,798) and black belt with eagle buckle (P1,198), all from Esprit

DAYDREAM. On Christian, long-sleeved gray tie-dye shirt (P2,298) and beige linen pants with embroidery (P1,498), both from British India; on Marilen, pink sheer long-sleeved polo (P1,498), beige camisole (P898) and peach crinkled chiffon skirt with embroidery and beads (P1,798), all from U2; and on Per, white linen polo shirt with paisley embroidery (P2,298) and khaki linen pants (P1,598), both from British India

Fashion gets holiday makeover

From page E6

Therese, Santos' mom.

"It was simply a matter of time before her hobby turned into a thriving business," says Santos of his grandmother's pioneering efforts. Before long, the children's line grew to include a complete line of clothes—as well as toys for kids and home items for moms—for the entire family.

Yuletide fashion

For Christmas, the fashion-conscious can get all bedecked in Cinderella's foreign brands.

Esprit fans will see more red and green wear in shades of mint and olive. The American brand will also have plenty of items in peach, light yellow, beige and khaki. White tops in cotton blends and denim pants will always be staples regardless of the brand.

Of course, a great deal of clothes by British India will come either in brown or khaki. This time, though, tops have either deep red or mint green accents.

Besides jackets made of corduroy, U2's women's line has come up with items in chiffon for a dressier feel.

French brand Nafnaf will continue to churn out hip and affordable tops and bottoms for young women.

Men in a holiday mood can slip into Pierre Cardin's soft leather jackets. The material, says Santos, is light enough to be worn on "gimmick" nights.

For women who travel a great deal abroad, Cinderella will also be introducing cashmere sweaters by British India and leather pants by U2.

Yoga has also spawned a lifestyle all its own, and British India has responded to this development by introducing a yoga line for men and women. It actually consists of gym apparel that's decidedly trendier and sexier—think tracksuits and tank tops inspired by J.Lo.

"These clothes are also ideal for long-haul flights since they're comfortable and wrinkle-resistant," says Santos.

Aside from keeping themselves attuned to emerging trends, today's retailers are also on the lookout for quality but affordable foreign ready-to-wear brands. Thus, CSSI will add three more foreign brands to its lineup next year. One of them is a popular Spanish brand known for its men's, women's and children's lines.

"I'm not yet at liberty to disclose what these brands are," says Santos. "Since we're not into high-end brands, one of the challenges we constantly face is to introduce high-quality foreign brands that are still affordable to a bigger chunk of the market."

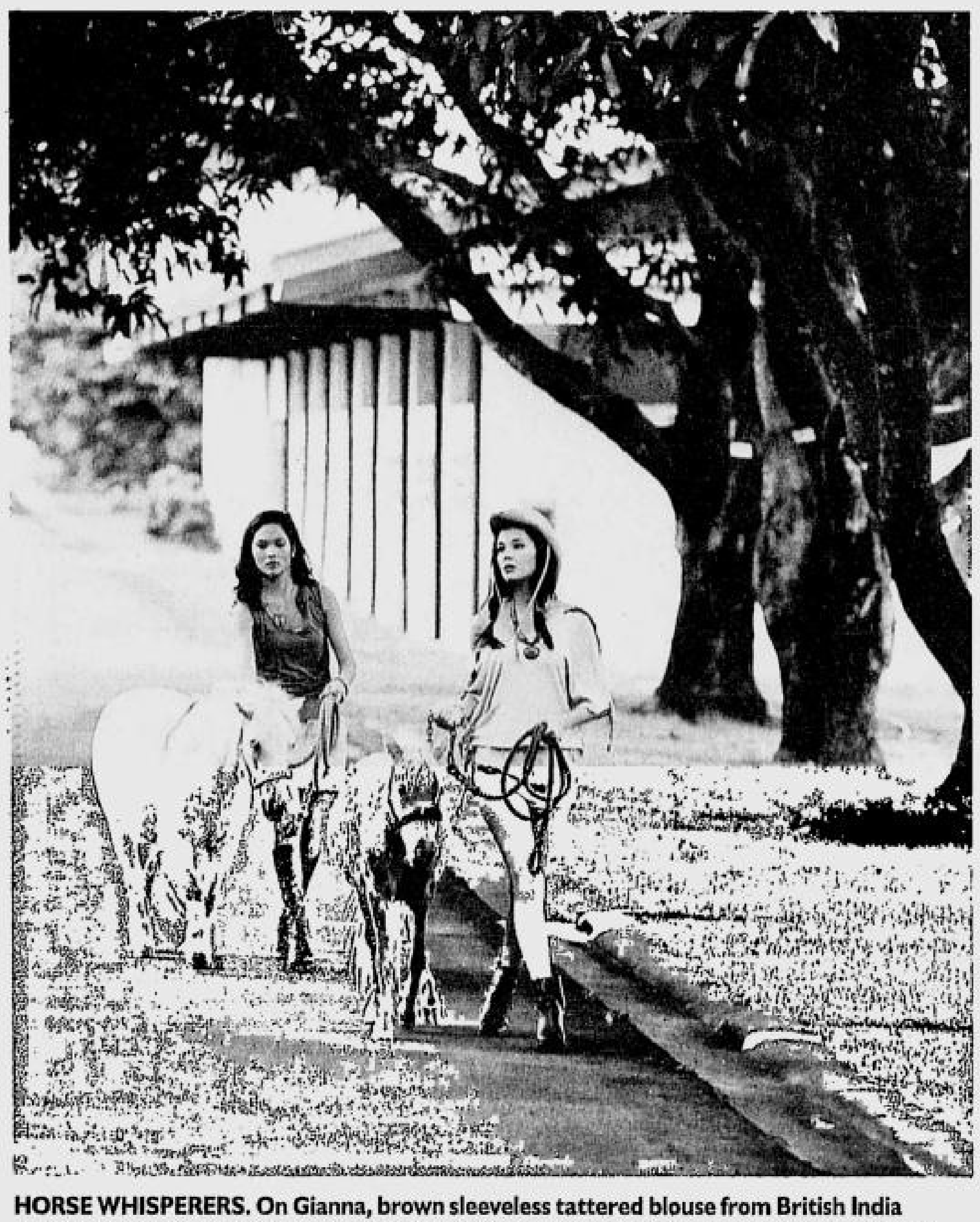
At the same time, Cinderella also takes care of its in-house brands to give consumers cheaper, but not necessarily inferior alternatives. It would be quite risky, says Santos, for a retailer like them to fully rely on foreign brands.

For its part, CSSI has begun to boost the presence of its foreign brands. Aside from the space allotted to them at all Cinderella outlets, British India, Esprit, U2, Nafnaf and OshKosh B'gosh now have separate stores at the Shangri-La Plaza mall. A second stand-alone British India store will open later this month at the Power Plant mall.

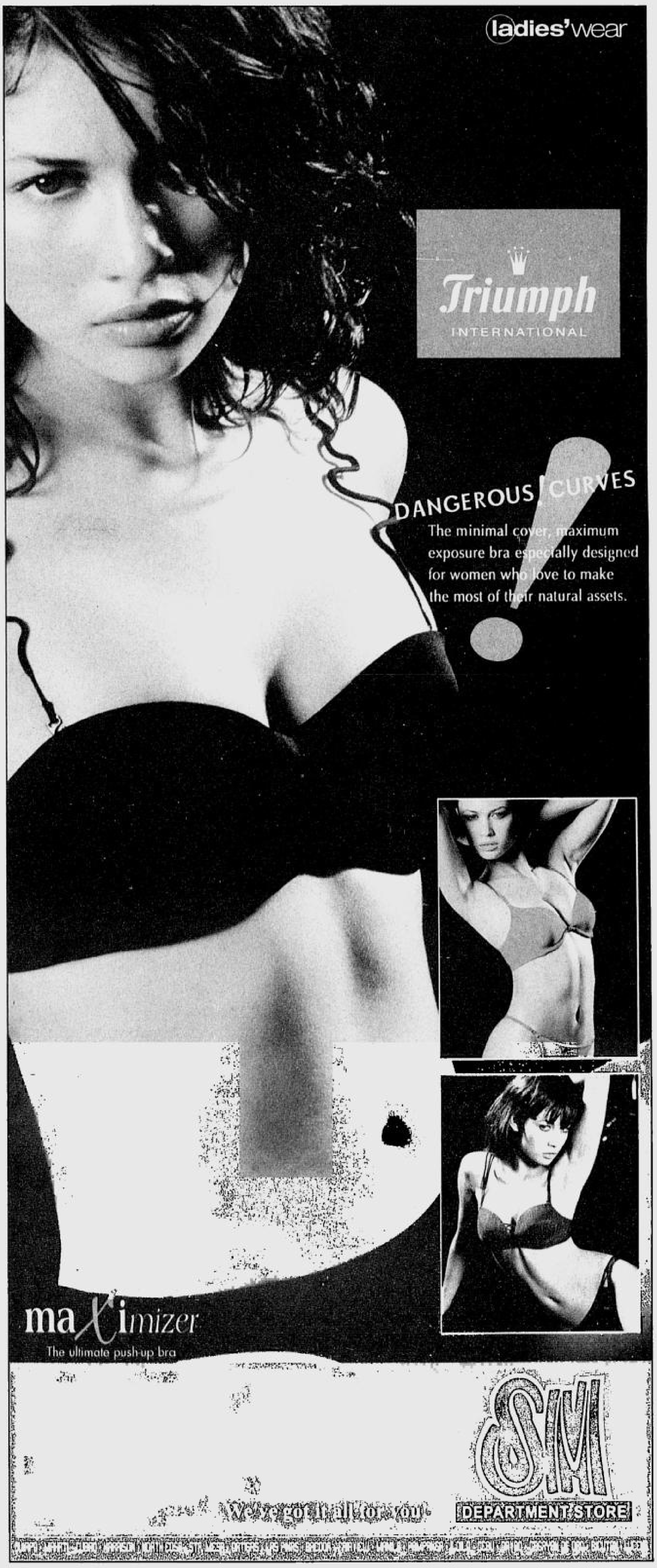
"We want Esprit shoppers in Manila, for example, to feel as if they're shopping in an Esprit store in Hong Kong or New York," says Santos. "We can only do that by housing each brand in separate stores. The trend right now is to bring out the brands." And hopefully bring in the shoppers in time for Christmas.

E-mail the author at avergara@inquirer.com.ph

CLOTHES: CINDERELLA
STYLING: MARIELLE CORONEL SANTOS
MAKEUP AND GROOMING: BARBIE CHAN AND YVETTE LAO
MODELS: MARILEN FAUSTINO (PMAP); PER CHRISTENSEN, GIANNA KESSLER AND EDWARD PAEZ (ELAN); OLIVIA DAYTIA; AND CHRISTIAN OCAMPO
VENUE: ROYAL MAVERICK RANCH, ROSARIO, BATANGAS



HORSE WHISPERERS. On Gianna, brown sleeveless tattered blouse from British India (P2,098), Esprit de Corp beige mini skirt (P898) and U2 camel belt (P1,098); and on Olivia, British India khaki poncho (P1,598) and U2 white shorts (P798)



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LIFESTYLE

An incredibly good start

From the design and spending point of view, the Filipino is not down and out

LIFE-STYLED

Thelma Sioson San Juan

LAST Tuesday, a few Lifestyle editors had lunch with a man who's in the center of the hottest news in business and fashion today—**Domenico de Sole**, Gucci's chief executive officer, whose departure from the luxury brand group, along with **Tom Ford**, is the talk of the global town.

The partnership of De Sole and Ford remade Gucci—a doddering old family label—into one of the hottest brands of the '90s and the new century, with De Sole (in charge of Gucci America since 1984) as business manager and Ford as creative director.

Gucci went public in 1995 when it was still owned by the Bahrain-based investment bank Investcorp S.A. About 48.2 percent of the Gucci capital was placed on the markets of New York and Amsterdam.

In 1999, Gucci went into a strategic alliance with the French group Pinault-Printemps-Redoute (PPR) wherein, for $2.9 billion, the group got 40 percent holding in the Gucci Group.

This started the PPR phase of luxury-brand acquisitions that included Yves Saint Laurent and Balenciaga.

Last week, it was announced that De Sole and Ford would not renew their contracts with Gucci, due to expire in April next year.

De Sole and wife **Eleanor** flew to Manila this Tuesday from London to attend the opening of the Gucci store at Greenbelt 4. The event capped the more-than-a-year negotiations with the **Tantoco** family under Stores Specialists Inc., led by **Nedy** and **Anton Huang**.

Barely two hours after arrival, the couple, with **Mimi Pun**, president of Gucci Asia-Pacific, sat down with media at the lunch hosted by Anton and his mother Nedy.

Though his eyes looked tired, De Sole was very engaging and affable. Asked what he'd do after Gucci, he said, "Retire."

Now based in London, he and his family plan to settle in Colorado and tour Asia perhaps, particularly Cambodia. Ford has a farm in Santa Fe, New Mexico, so the two will see a lot of each other.

What would a post-Tom Ford Gucci be like? He actually couldn't tell, De Sole said, but the brand, he added, is very strong.

He's so right at this point. Anton is quite happy that even before the boutique could officially open, it was already running short of stocks. Now the store cannot wait for the December delivery.

The store has RTW, shoes, handbags (including the one with the horse bit that's so big in the ads), luggage and watches.

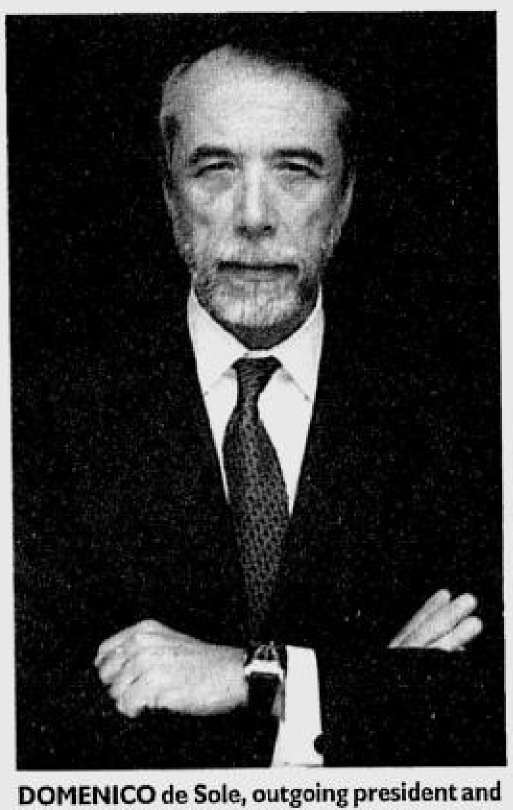
This is Gucci's first free-standing store in Metro Manila, and the luxury items are going fast. There is money, all right. Incredible, but then again, no.

Feel-good Sunday

If there's something that can make me give up my Sunday or make me get out of the office at midday to drive all the way to Roxas Boulevard, it is the annual FAME of Citem.

Like what many say, this showcase of locally made and designed gifts, furniture, home and fashion accessories always leaves one feeling good and proud of the Filipino. And it always proves that the Filipino's design aesthetics and craftsmanship aren't on-

AN INCREDIBLY/ F4



DOMENICO de Sole, outgoing president and CEO of Gucci Group, arrives in Manila for the launch of the Gucci boutique.

GUCCI
Trend Spotting

GUCCI'S first free-standing store in the Philippines in Greenbelt 4

Bank on-line.

Shop on-line.

Chat on-line.

And now, you can cry on-line.

www.cryingladies.com

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starring
HILDA KORONEL and ANGEL AQUINO
SHARON CUNETA
ERIC QUIZON RICKY DAVAO
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A MARK MEILY FILM

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AN OFFICIAL ENTRY TO THE METRO-MANILA FILM FESTIVAL 2003

CK Jeans

LOUIS Vuitton

JESSICA

KENNETH Cole

EPISODE

Fun and game in fall-winter collections

LOUIS Vuitton's fall-winter collection for 2003 sets the tone for the season with very graphic silhouettes made for modern, strong and sensual heroines.

The collection is inspired by school uniforms and male fashion, but the pieces convey the exuberance of color. Breastplates embroidered with plastic bubbles, leopard print fake fur, patchwork of real mink, medieval armors with geometric cuts—inspirations mingle together and play on contrasts.

Colors are also part of the game with a palette of neutral and somber hues punctuated with pastel pink and vermilion.

Louis Vuitton is located on the G/F 6750 Ayala Avenue, Makati City.

JESSICA'S fall wardrobe evokes the optimistic and youthful, the experimental and groovy '60s but with a sophistication that transcends peace-sign clichés.

Patchwork is a growing trend, but excess embellishment, sequins and embroidery are discarded in favor of a new silhouette. There is a return to the miniskirt and opaque, colored tights.

Jessica, exclusively distributed by Stores Specialists Inc., is available at Greenbelt 3 Mall. Power Plant Mall, Shangri-La Plaza Mall, The Podium, Robinson's Place Manila, Ayala Center Cebu and Rustan's Makati.

COLOUR Eighteen faces the cooler months with a wardrobe full of luxurious fabrics and a rainbow of colors.

The collection consists of neutral shades of indigo, khaki and black accented by sparks of orange crush, magenta and light speed blue. Denim now has a plain, softer finish, while non-denims include corduroy and canvas.

Colour Eighteen is exclusively distributed by Stores Specialists Inc. and is available at Shangri-La Plaza Mall, SM Megamall, Alabang Town Center, Ayala Center Cebu and Rustan's Makati.

CK Jeans

THIS fall, DKNY Jeans captures the many moods of the urban chameleon. Silhouettes are sexy, whether skinny and sleek. There are menswear-inspired trousers and tried-and-true boot-cuts.

Vintage washes leave denim soft and aged. Fabrics are oxidized, corroded and stained.

Mineral tones in casts of green and indigo complement an earthy palette of toffee, slate and soft-pink quartz. Black is in every shade, from tinted and faded, to the deepest dark.

Menswear echoes the diversity of the season, uniting vintage and modern, and utilitarian details with clean silhouettes.

DKNY Jeans is exclusively distributed by Stores Specialists' Inc. and is located at the Shangri-La Plaza Mall, 158 Designers' Blvd, Alabang Town Center, Robinson's Place Manila and Rustan's Makati.

KENNETH Cole this fall affirms New York's pedestrian chic with its men's and women's collections taking inspiration from the urban world.

In waxed cottons, moleskin, felted wool and velvet, Kenneth Cole's utilitarian collection combine comfort and function in bold graphic cuts. A street-worthy complement is its palette of industrial blacks, whites and gray, neutralized by earthy blasts of blue and green.

Kenneth Cole is exclusively distributed by Stores Specialists Inc. It has shops at Rustan's Makati, Power Plant Mall in Rockwell, Shangri-La Plaza Mall, 158 Designers Boulevard Alabang Town Center and Greenbelt 3.

CK Calvin Klein Jeans Fall 2003 for men goes from casual to cool. Denim is leaner and cleaner. It has a modern fitted silhouette that's true to the body.

The collection focuses on detailing—raw cuts, patches, zips, military elements, mixed logos and a strong rich palette—nuanced neutrals, diverse greens and browns, and blacks.

The women's line works for day and night: singular pieces are clean, comfortable and sexy. The focus is on the new refined denim. Clean lines with a contrast of masculine and feminine silhouettes characterize the look.

CK Calvin Klein Jeans is exclusively distributed by Stores Specialists Inc.

EPISODE Studio's fall-winter line focuses on clean-cut styling and feminine touches. The silhouette is pretty and fluid, but never stiff and bold.

Sweaters come in all shapes and colors, with attention to special details. A wide range of jackets, skirts and trousers in quality fabrics are cut in modern-tailoring style to suit different body types.

Episode Studio is exclusively distributed by Stores Specialists Inc. and is available at The Podium, Greenbelt 3 Makati, Shangri-La Plaza Mall, 158 Designers' Blvd., Alabang Town Center and Rustan's Makati.

ITSIE-BITSIE'S Holiday 2003 collection offers trends from the boutique's long-standing brands: fabric belts in fun prints with equally fun buckles from Buzz by Jane Fox; chic batik-inspired printed resort wear from Zimmermann; colorful styles from Language; flirty, feminine pieces dealt with vintage treatments from Jill Stuart; Michael Star's versatile cotton tees that can double for work and play; and fun, colorful tees from Three Dots.

Aside from carrying new styles and funky finishes from rear-friendly jean labels 7 For All Mankind, Alice+Olivia, Habitual, and Paper Denim & Cloth, Itsie-Bitsie is ringing bells with a new denim brand, Citizens of Humanity.

Itsie-Bitsie is located at 1755 M. Adriatico St., Malate.

LIZ Claiborne proves again with its new line that comfort and class can be found in a pair of pants.

Cosette features a fit waistband that goes straight down a woman's hip and thighs, projecting a conservative yet comfortable image. Kylie has front pleats that lengthen a woman's legs in an easy fit. Anissa has a cut that comfortably sits in the waist and a flat-front perfect for lounging around. Audra has a shapely silhouette, contoured waistband and front dip.

Livvy has a nonrestrictive drawstring waistband and relaxed fit. Tabitha is designed for the hardworking homemaker, with a relaxed-straight waistband and cool flat-front fit. Michaela features the luxury of a zero waistband to match a straight cut and fit.

COLOUR Eighteen

KENNETH Cole

DKNY Jeans

DKNY Jeans

Josie Natori's take on geisha chic

FOR THE MODERN woman's jet-setting lifestyle, Natori's fall preview promises fashion that defies gravity and space.

The collection is inspired by Japan's swirling silk kimonos, patterns and embroidery. This season's palette excite with the most vibrant Eastern hues from the most sensuous of spices and the rarest of gems. The traditional kimono is transformed with the use of Natori's signature mark—the most intricate of embroideries.

Natori daywear is light and versatile. They can be worn in the comforts of the bedroom. Under the luxurious layering of a fabulous coat, it is chic enough for work.

The designer's other label, Josie, has knits and loungewear built to withstand every girl-on-the-go's busy life—from the gym to the boardroom, or simply and snugly, from the living room to the bedroom. It's comfort and class in just one wardrobe.

Both Natori and Josie are exclusively distributed by Stores Specialists Inc. and is available at Rustan's Makati and Rustan's Tower.

IKEBANA printed matte georgette kimono

INTERLOCK knit wrap and pants

NATORI Ayame printed cotton satin Mandarin PJ

PRINTED satin twill cami pajamas

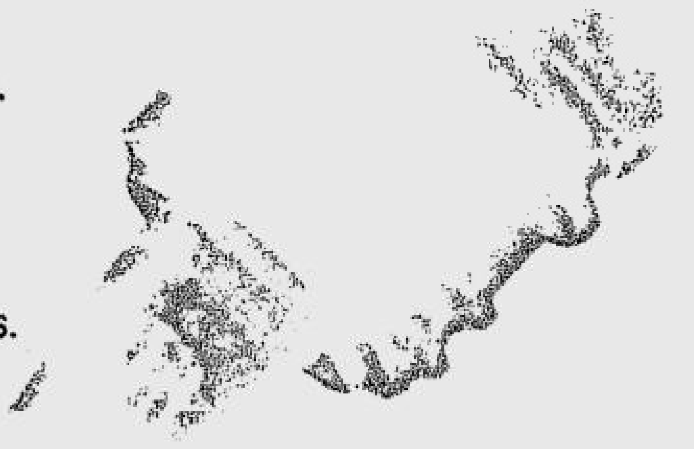
JOSIE Tea Time interlock knit top and pants

Fake DVDs.

Fake cross-trainers.

Fake watches.

And now, fake tears.



CRYING LADIES

a heartwarming comedy

starring
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AN OFFICIAL ENTRY TO THE METRO MANILA FILM FESTIVAL 2003

ANTON Huang, EVP of Stores Specialists Inc., the exclusive distributor of Gucci in the Philippines; Mimi Pun, president of Gucci Asia Pacific; Eleanor de Sole; Domenico de Sole, president and CEO of Gucci Group; and David Batchelor, GM of The Peninsula Manila

THE INTERIORS of the Gucci boutique in Greenbelt 4

An incredibly good start

From page F1

FIGURES that embody both elegance and whimsy

ly contemporary but, more important, world-class.

FAME has developed an annual following among international buyers. Manila has become a leg in their Asian swing this time of year.

Last year, even at the peak of SARS, a good number of buyers still stopped by Manila to check out FAME.

This year, more than 2,000 buyers showed up in October—a fulfilling way to mark Citem's Manila FAME International's 20th anniversary.

FAME (Furniture and Apparel Manufacturers Exchange) is the flagship project of Citem (Center for International Trade Expositions and Missions) and is the second longest-running trade show in Asia-Pacific.

This time, we joined the board of judges in selecting the winners of Katha Awards—the distinction given to design excellence. It goes to companies with innovative products, artistic visual merchandising, and creative booth designs, print collateral and website.

Eye-catching

The nominated products alone were enough to make one drool. Of course, our eye focused on the fashion accessories—bags, necklaces and bracelets.

Among the nominees was this wicker bag with leather accents. What caught the eye was the dainty and intricate design etched on the leather. Wicker and leather, the ultimate native chic.

Turned out it was a product of our friend from way back, **Vicky Vizcarra Amalingan** of S.C. Vizcarra Inc., the stalwart in Philippine handicrafts.

Vicky replicated her mother's embroidery design on the leather accents of these bags, which explained their intricateness and Old-World touch.

What former Citem head **Eli Pinto**, another judge, found so cute and whimsical, and so did we, were the bags made of rags—you know, the sewn-together tattered rags thrust on you by street vendors at traffic stops.

In white and pastels, the bags came in various shapes, as totes or sling bags, with sequins and other glitter dotting them.

Right there and then, Eli, in a swoon, dubbed it the "Manila bag," and rightly so, because if there's one design that's shabby chic, Pinoy-style, it's that bag. It uses local color—Metro Manila streets, the traffic, the trade springing from poverty—to give it the contemporary design idiom.

The bags made by G. Designare won the Katha Awards.

The fashion accessories made of resin combined with indigenous materials were just as world-class.

Elsewhere in the exhibit hall that Sunday, our favorites were neckpieces and bracelets made of mother-of-pearl.

Of course, our indigenous wood, abaca, fibers, resin and metal were given all kinds of treatment, shapes and designs, but I believe that one material we can be proud of, and so "with it" in today's global fashion trends, is mother-of-pearl.

This precious resource could look raw, yet at the same time be polished, natural and very sleek, ethnic yet modern-linear.

One Cebu manufacturer, **Genea**, has mother-of-pearl designs we're dying to use in our future shoots.

The furniture exhibits were, as usual, to die for. **Ann Pamintuan** had her huge wire furnishings and installations. **Milo Naval** turned to sleek black for his furniture. Locsin International, whose screen lamp won the Katha Award, showed *nito* dividers which, when back-lit, seemed almost fluid.

Tony Gonzalez showed interesting dividers made of abaca circles strung together.

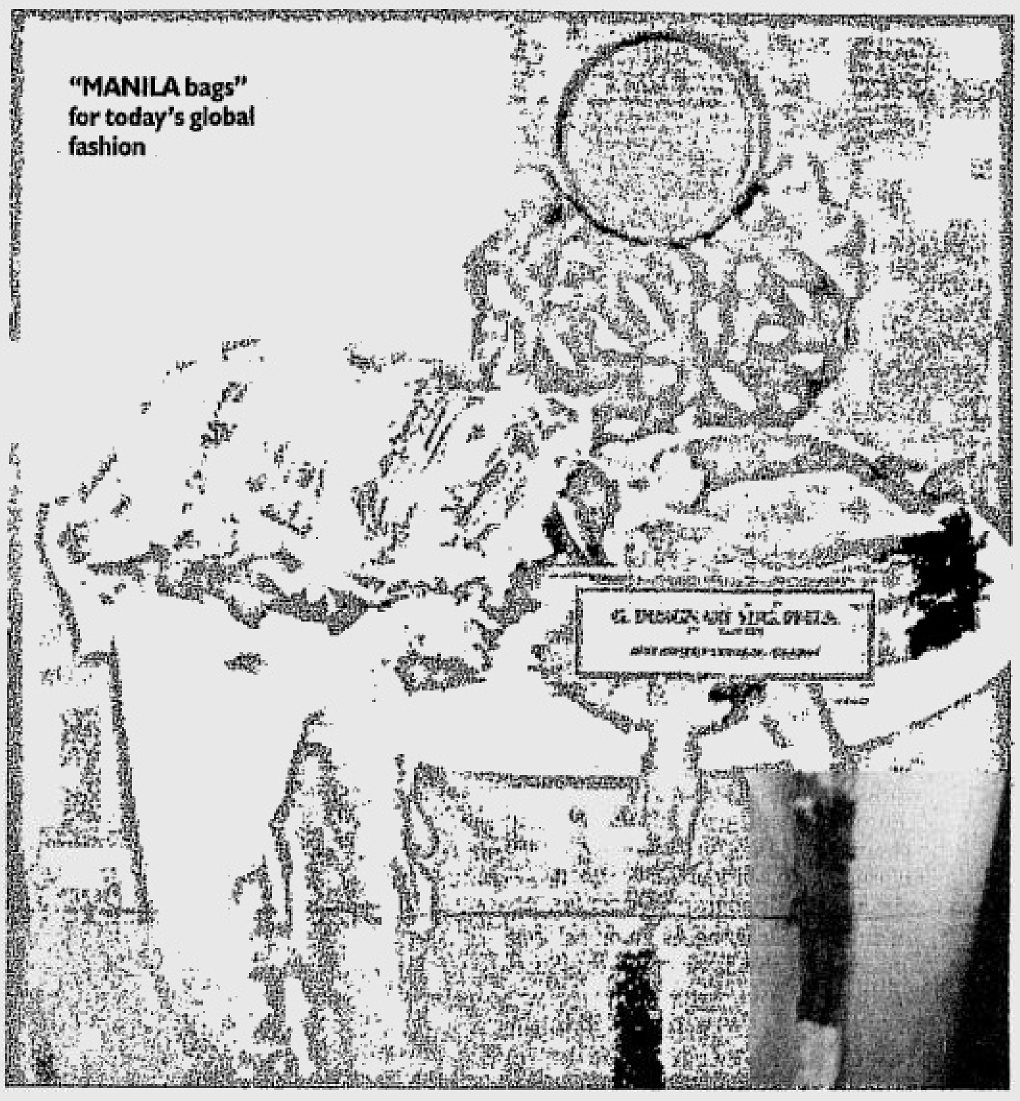
For M. Works, **Raoul Doctor** designed capiz hanging lamp painted red for that Orientalia chic, which won the Katha Award last year and was still on exhibit this year.

This year's other Katha Award winners were: for booth display, From the Island, Galleria Crafts; for product design, G. Designare, Astorga for the hanging abaca light; and best website, Jumbo Pacific.

What's also interesting is that some of these manufacturers won the Good Design Award in Tokyo, easily one of the most prestigious design awards worldwide. The G symbol is stamped on the award-winning products sold in Japan.

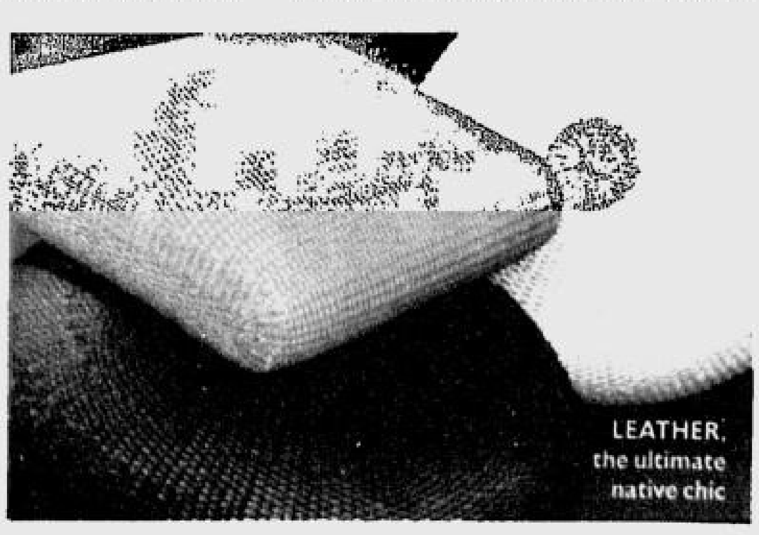
The Filipinos who made it in Japan were Ann Pamintuan (for her wire cocoon chairs), **Kenneth Cobonpue** of Robemar Enterprises (flatware), **Tes Pasola** (handmade paper vases) and Milo Naval (wave daybed).

E-mail the author at tsanjuan@skyinet.net

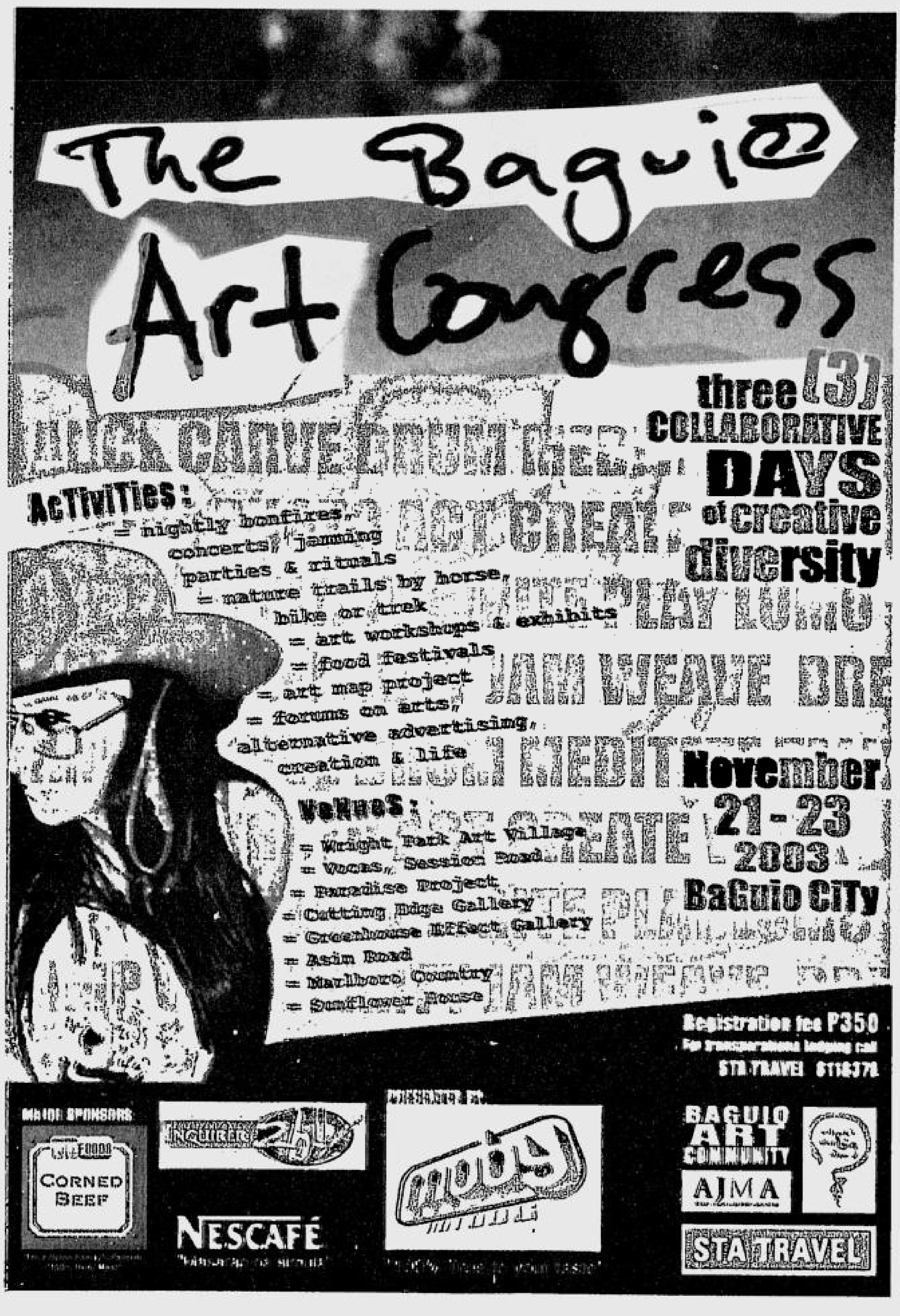


"MANILA bags" for today's global fashion

MOTHER-OF-PEARL necklace, raw yet polished, natural and very sleek



LEATHER, the ultimate native chic



The Baguio Art Congress
three (3) COLLABORATIVE DAYS of creative diversity
AcTiviTies:
= nightly bonfires, concerts, jamming
parties & rituals
= nature trails by horse, bike or trek
= art workshops & exhibits
= food festivals
= art map project
= forums on arts, alternative advertising, creation & life
VeNueS:
= Wright Park Art Village
= Vocas, Session Road
= Paradise Project
= Cutting Edge Gallery
= Greenhouse Effect Gallery
= Asin Road
= Marlboro Country
= Sunflower House
November 21-23 2003
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Registration fee P350
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MAJOR SPONSORS
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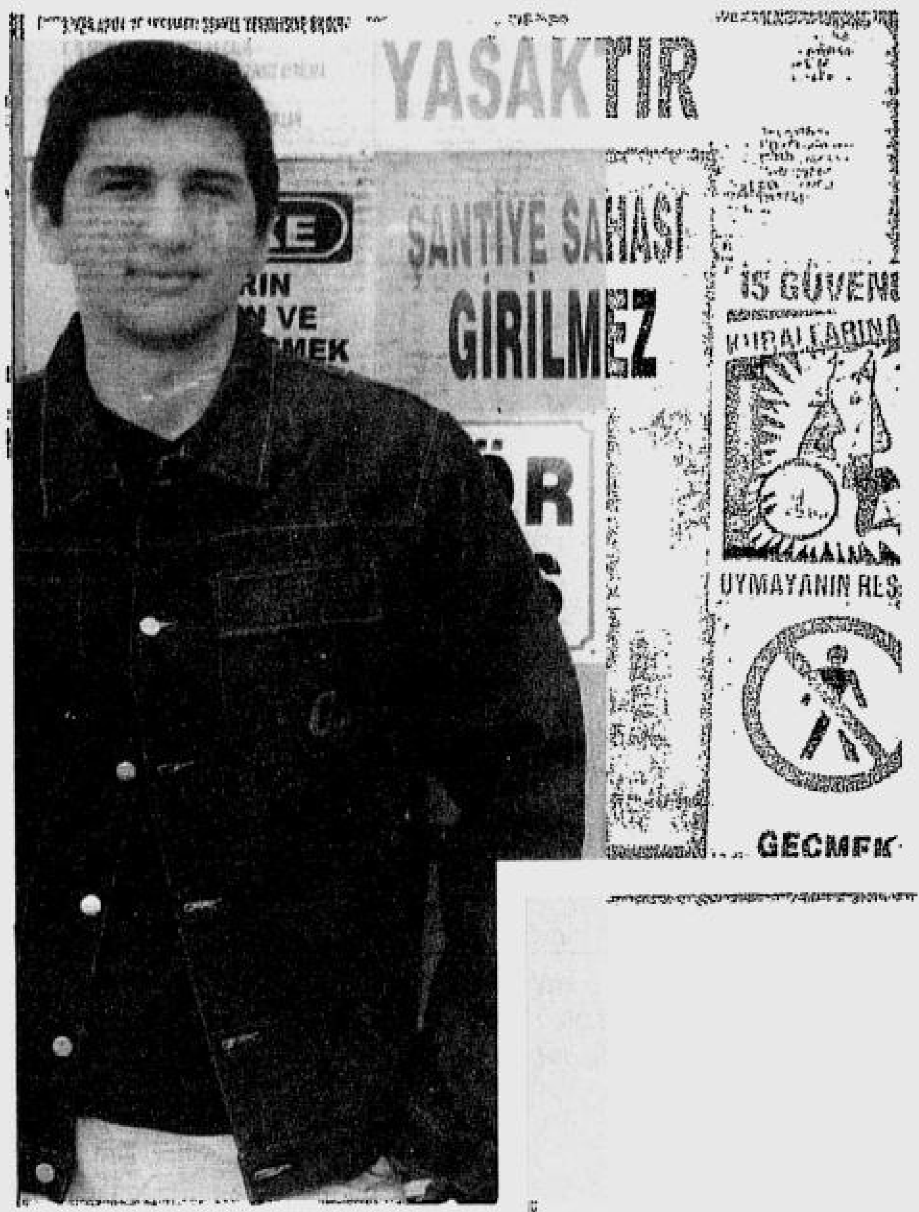


BENCH denim jacket with patch pocket

BENCH baseball caps and striped cotton polos for all ages

RED Series cotton shirts

Traipsing through Istanbul in spunky wear

EAST meets West exactly at one point in the entire world: Istanbul, Turkey.

Part European and part Asian, Istanbul blends centuries of rich history and a multitude of cultures into a city of 5,512 sq km.

Its extraordinary geographic position explains its dual role. It is the Asian city closest to Europe, and, at the same time, the European city closest to Asia.

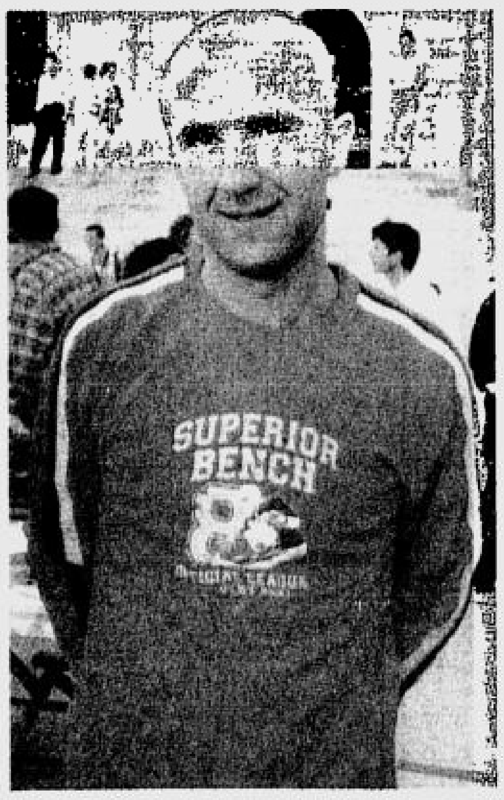
Bounded by three seas and divided by the Bosporus Straits, Istanbul has always been at the crossroads of ancient trade routes, and continues to be Turkey's import-and-export gateway to the world.

And, with the temperatures ranging from a decidedly chilly 5°C to a more balmier 23°C, it's important that you're dressed comfortably and warmly in this city.

The Red Series from Bench offers the perfect getup for touring the sights of Istanbul.

All cotton shirts with spunky designs and vibrant colors take you from daytime exploring to casual nights out, all in one go. The denim jacket keeps the chill at bay, and the ubiquitous baseball cap prevents an overdose of Mediterranean sunlight on your face.

With the Bench Red Series, you'll never look lost in the city at the center of the world.



RED series rugby tee

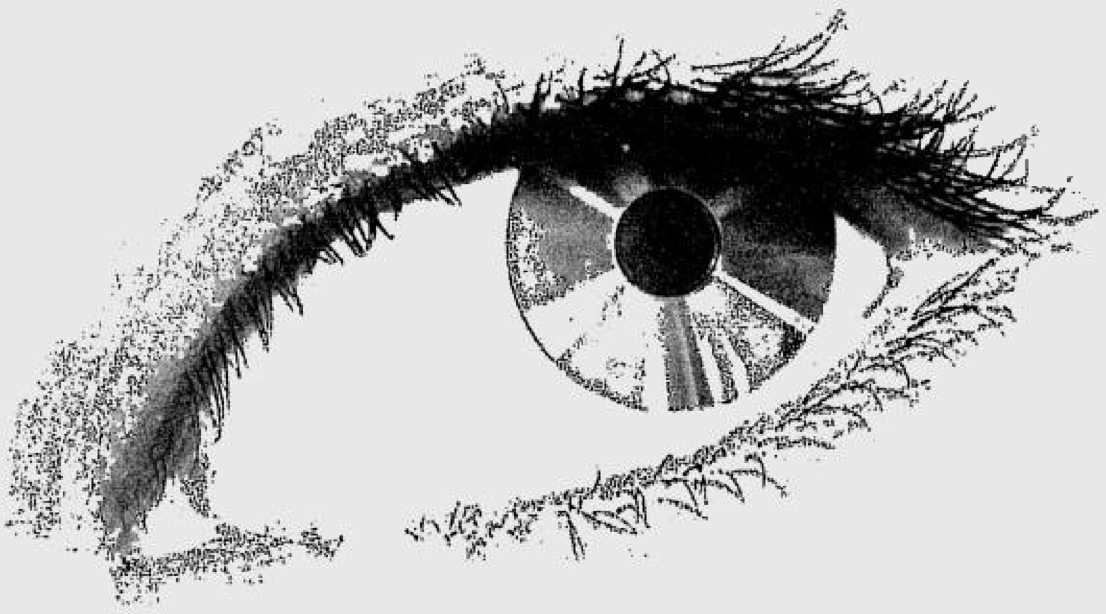
RED Series cologne spray

Contains original songs capturing the artists' thoughts about the film:

"...it's about taking problems in stride...sakyan lang ang problema, ok lang yan."
- PAROKYA NI EDGAR performing MADAPAKA

"...it's about changing one's ways for the better."
- PARLIAMENT SYNDICATE performing MAGBAGO

"...life and love gone in a blink of an eye...only to give way to a new life and love..."
- BARBIE'S CRADLE performing IDLIP



Songs inspired by
CRYING LADIES

Kuh Ledesma, South Border, Barbie's Cradle,
Akafellas, Aliya Parcs, Artstrong,
Boom & Angel of Kulay,
Parliament Syndicate,
Serendipity, 604,
Syke/Glock 9/Raymond Marasigan,
and Parokya ni Edgar

CRYING LADIES

Based on Crying Ladies, a heartwarming comedy.

starring
HILDA KORONEL and ANGEL AQUINO
SHARON CUNETA
ERIC QUIZON RICKY DAVAO
JULIO PACHECO special participation RAYMOND BAGATSING

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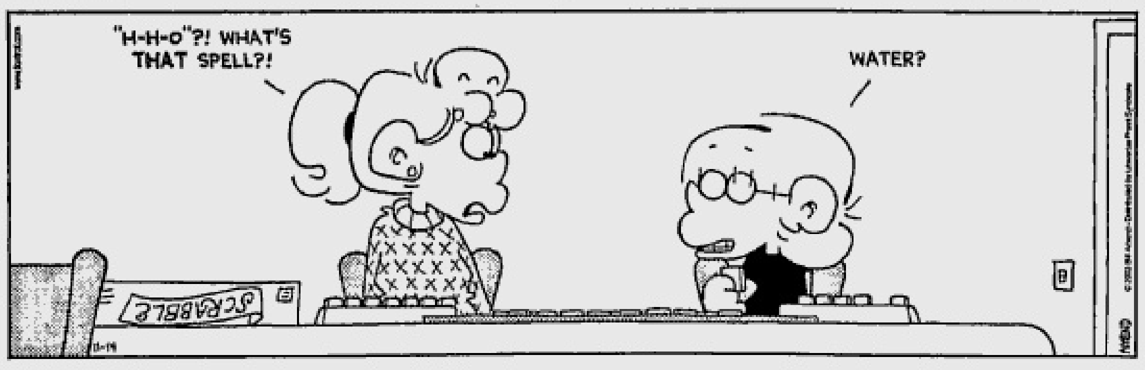
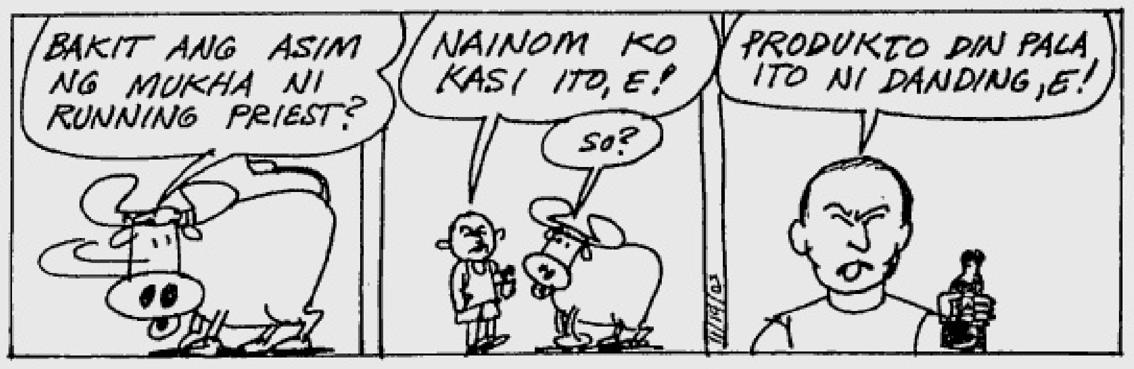
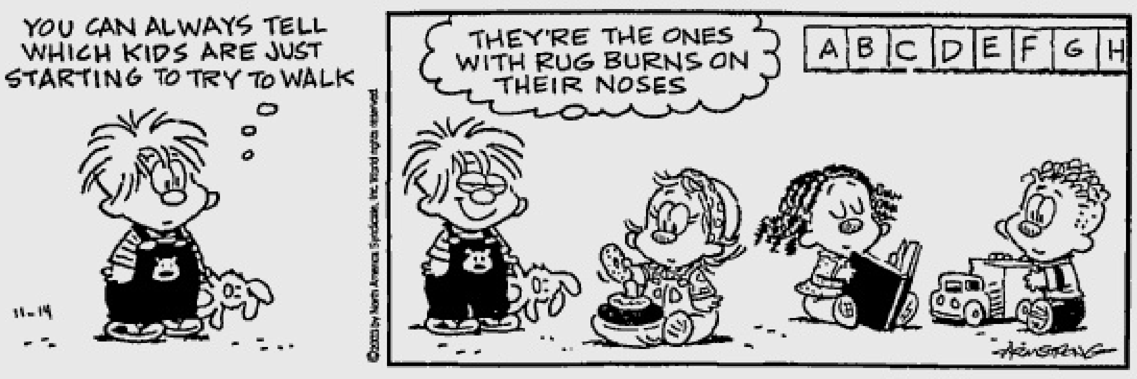
FOXTROT BY BILL AMEND


"H-H-O"?! WHAT'S THAT SPELL?!
WATER?
SCRABBLE

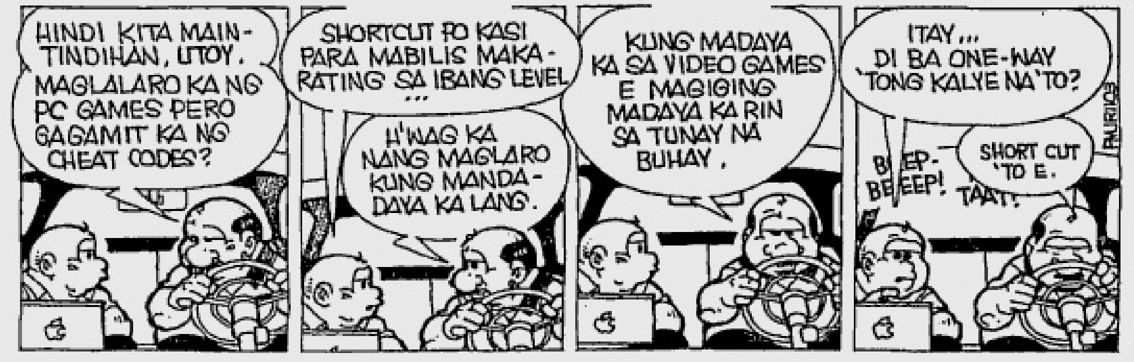
A. LIPIN BY JESS ABRERA


BAKIT ANG ASIM NG MUKHA NI RUNNING PRIEST?
NAINOM KO KASI ITO, E!
SO?
PRODUKTO DIN PALA ITO NI DANDING, E!

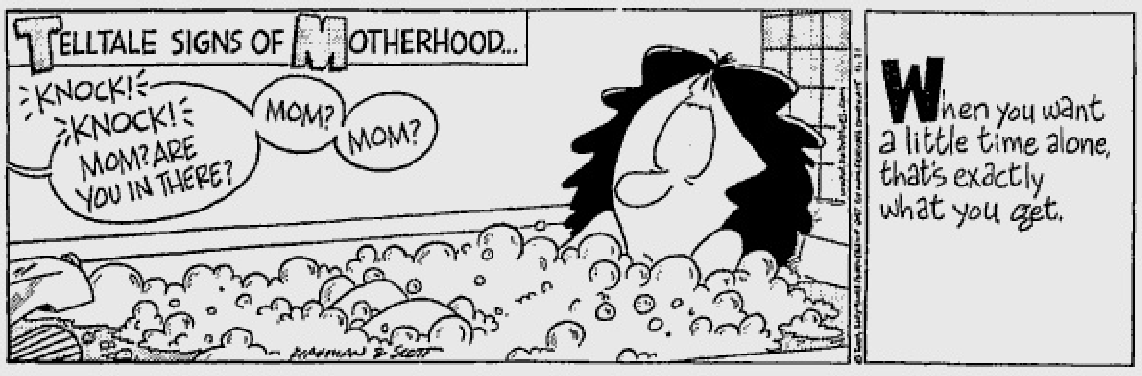
MARVIN BY TOM ARMSTRONG


YOU CAN ALWAYS TELL WHICH KIDS ARE JUST STARTING TO TRY TO WALK
THEY'RE THE ONES WITH RUG BURNS ON THEIR NOSES
A B C D E F G H

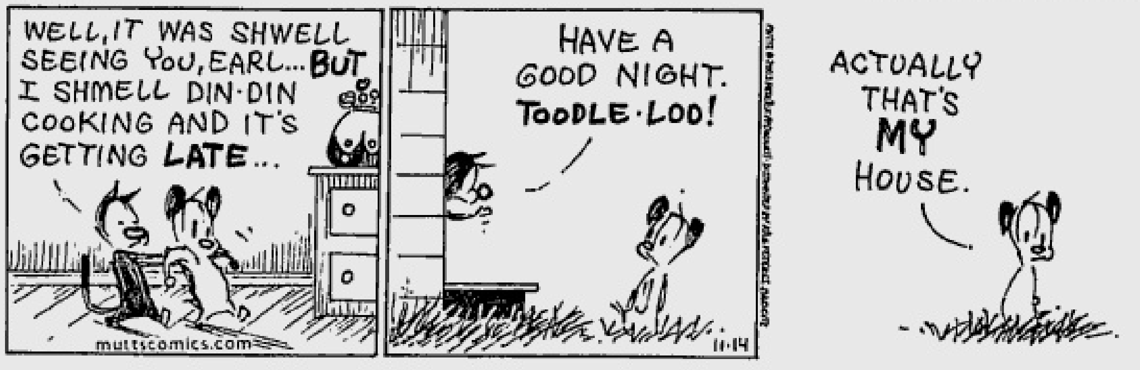
PUGAD BABOY BY P.M. JUNIOR


HINDI KITA MAIN-TINDIHAN, UTOY. MAGLALARO KA NG PC GAMES PERO GAGAMIT KA NG CHEAT CODES?
SHORTCUT PO KASI PARA MABILIS MAKA-RATING SA IBANG LEVEL ...
H'WAG KA NANG MAGLARO KUNG MANDA-DAYA KA LANG.
KUNG MADAYA KA SA VIDEO GAMES E MAGIGING MADAYA KA RIN SA TUNAY NA BUHAY.
ITAY... DI BA ONE-WAY 'TONG KALYE NA'TO?
BEEP-BEEP!
SHORT CUT 'TO E.
TAAT!

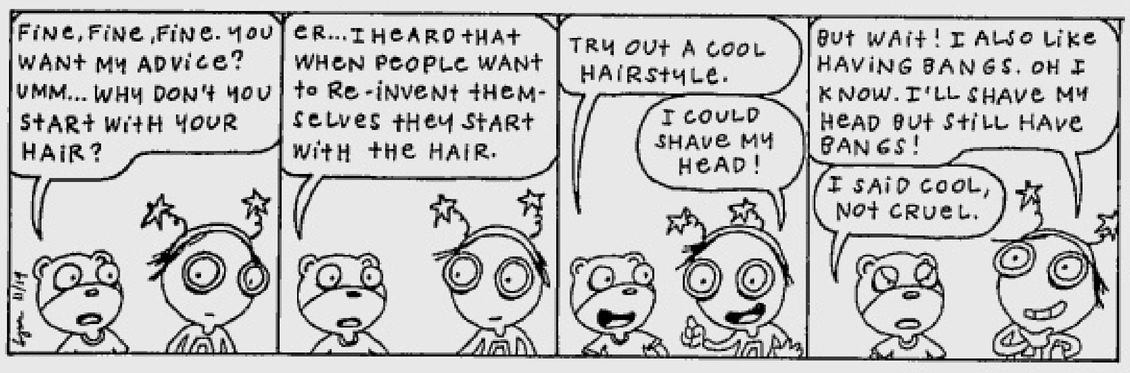
BABY BLUES BY JERRY SCOTT


TELLTALE SIGNS OF MOTHERHOOD...
KNOCK! KNOCK! MOM? ARE YOU IN THERE?
MOM?
MOM?
When you want a little time alone, that's exactly what you get.

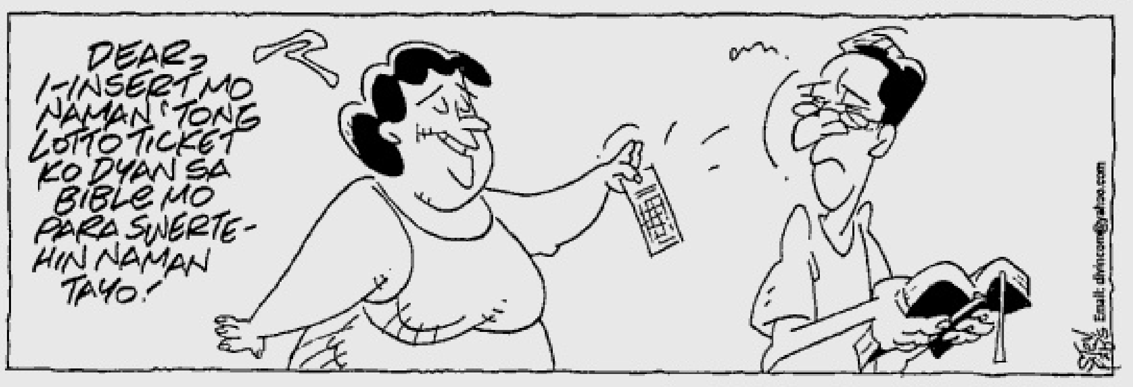
MUTTS BY PATRICK McDONNELL


WELL, IT WAS SHWELL SEEING YOU, EARL... BUT I SHMELL DIN-DIN COOKING AND IT'S GETTING LATE...
HAVE A GOOD NIGHT. TOODLE-LOO!
ACTUALLY THAT'S MY HOUSE.
muttscomics.com

ATOMO AND WEBOY BY LYRA GARCELLANO


FINE, FINE, FINE. YOU WANT MY ADVICE? UMM... WHY DON'T YOU START WITH YOUR HAIR?
ER... I HEARD THAT WHEN PEOPLE WANT TO RE-INVENT THEM-SELVES THEY START WITH THE HAIR.
TRY OUT A COOL HAIRSTYLE.
I COULD SHAVE MY HEAD!
BUT WAIT! I ALSO LIKE HAVING BANGS. OH I KNOW. I'LL SHAVE MY HEAD BUT STILL HAVE BANGS!
I SAID COOL, NOT CRUEL.

DIVINE COMEDY BY STEVEN PABALINAS


DEAR, I-INSERT MO NAMAN 'TONG LOTTO TICKET KO DYAN SA BIBLE MO PARA SWERTE-HIN NAMAN TAYO!
Email: divicom@yahoo.com

HOROSCOPE

BY FRANCIS DRAKE

YOU BORN TODAY: You want to explore the world you live in. Whether you seek to or not, you often influence the lives of those around you. You are honest with yourself and others. You are a shrewd observer of the human condition. Work hard in the year ahead. Your rewards will come in 2005.
Birthdate of: Prince Charles, British royal; D.B. Sweeney, actor; Barbara Hutton, Woolworth heiress.

ARIES (March 21 to April 19): If you want to relax a bit today, that's quite all right. You really gave it your best shot yesterday. After all, it's the end of the week—why not party?

TAURUS (April 20 to May 20): You like good food, good drink, good sex and a nice place to live. You enjoy your creature comforts and earthly pleasures. This is the day to explore some of them.

GEMINI (May 21 to June 20): All your relationships are favored today. Your good feelings just rub off on others. Wrap this week up with a celebration!

CANCER (June 21 to July 22): You feel happy and confident today. The only thing to guard against is a tendency to feel too knowledgeable and completely right about everything. (Oops.)

LEO (July 23 to Aug. 22): Be careful shopping today. (You love spending money.) You're tempted to go overboard! Just remember that those credit-card bills eventually appear in the mail. (Groan.)

VIRGO (Aug. 23 to Sept. 22): You feel unusually generous with family members or someone dear to you today. Why not act on it? However, only do what makes you comfortable.

LIBRA (Sept. 23 to Oct. 22): This is a tricky day with respect to negotiations and contracts. People are inclined to be excessive. This could put you on the winning end of things, or conversely, you might be giving up too much.

SCORPIO (Oct. 23 to Nov. 21): Spread joy with your friends today. Treat somebody to coffee or a pizza. This is the perfect day to express largess with your pals.

SAGITTARIUS (Nov. 22 to Dec. 21): You worked very hard earlier this week, and that's why today your self-discipline has weakened somewhat. Don't be hard on yourself. You're a mere mortal like everybody else.

CAPRICORN (Dec. 22 to Jan. 19): Philosophical discussions with others are a bit grandiose, but definitely enjoyable. People are keen to share their opinions. There's a tendency to exaggerate today.

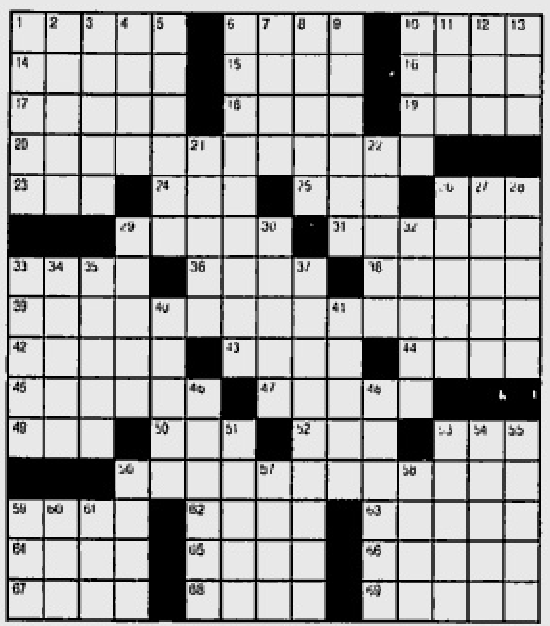
AQUARIUS (Jan. 20 to Feb. 18): You feel friendly and openhearted with friends today. This makes you want to pick up the tab for something. While this is a generous offer, make sure that you can afford it.

PISCES (Feb. 19 to March 20): If you maintain some discipline and know what you're doing, you can make good use of your time today. Nevertheless, be careful that your decisions do not lead to excess or waste.

DAILY CROSSWORD

ACROSS
1 Destined
6 Use a rotary phone
10 Last blow in the ring
14 Sunshine State city
15 Sea eagle
16 Lendl of tennis
17 Silk fabric
18 "Lucky Jim" author
19 Identical
20 Barbara Stanwyck title role
23 DDE opponent
24 Big Blue computer?
25 Letter opener
26 Sphere
29 Hawaiian porch
31 Paris tower
33 French priest
36 Once, once
38 Capital of Bulgaria
39 $1,000 honoree
42 Spur shank insertion
43 Deli sub
44 Otherwise
45 Heckart or Herlie
47 Verily
49 The Loop loopers
50 Snare
52 Dead-eye
53 Mature
56 "Stand by Me" co-star
59 Departed
62 Jai __
63 Ingenuous
64 Location
65 Bruce or Laura
66 Organic compound
67 Banana skin
68 Fires
69 Beginning

DOWN
1 Anatomical cavity
2 Sharp
3 Vetches
4 Israeli airline
5 Alan Ladd movie, "The Blue __"
6 Funeral song
7 "__ la Douce"
8 Blue-dye plants
9 Nielsen of "Airplane!"
10 Smooch
11 Actress Gardner
12 Edible tuber
13 First of a count
21 Doubleday of baseball
22 Come up
26 Rubbish
27 Checks
28 Knife feature
29 Flood protection
30 Atoll
32 Square in the Big Apple
33 Consent
34 Cook over a grill
35 Soup servings
37 Maryland players
40 Nicholas Gage bestseller
41 Give a guarantee
46 Sagebrush State
48 Freetown moola
51 Fax precursor
53 Loos or O'Day
54 Donor
55 Put forth effort
56 Actual
57 Hard to find
58 Bridge hand
59 Opening
60 Mine find
61 French born



By Stanley B. Whitten
Highwood, IL
11/14/03

Thursday's Puzzle Solved

F	I	R	S	T	■	P	A	U	L	■	D	E	B	T
E	L	O	P	E	■	E	D	N	A	■	R	A	R	A
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I	N	T	■	P	L	A	T	A	■	■	N	T	S	B
C	O	S	T	O	F	L	I	V	I	N	G	I	T	S
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T	A	T	A	■	A	D	A	R	■	L	E	R	O	Y
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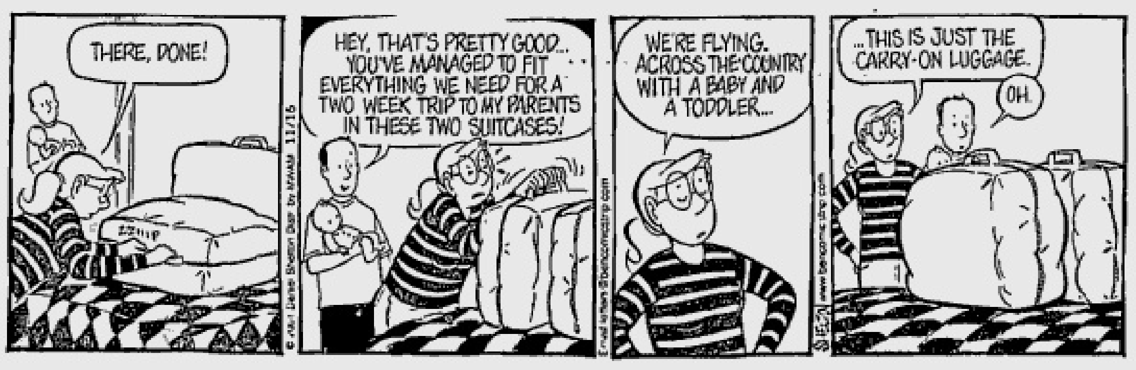
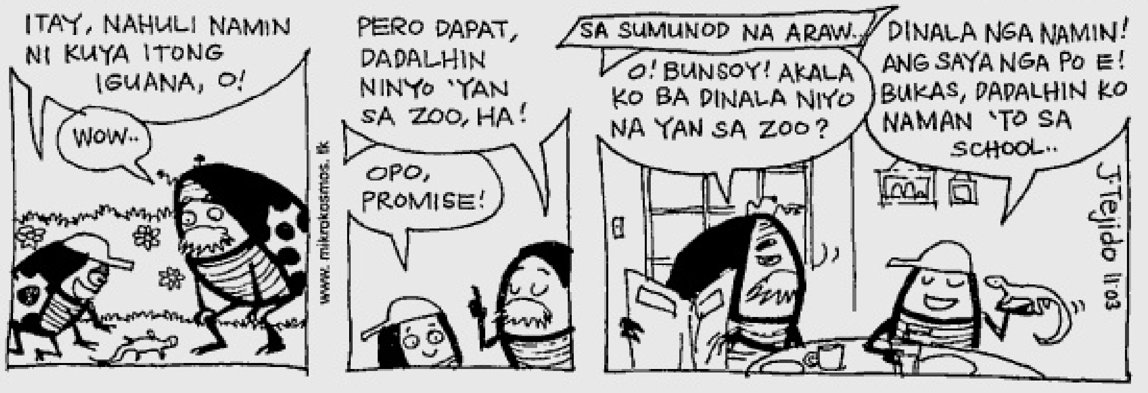
11/14/03

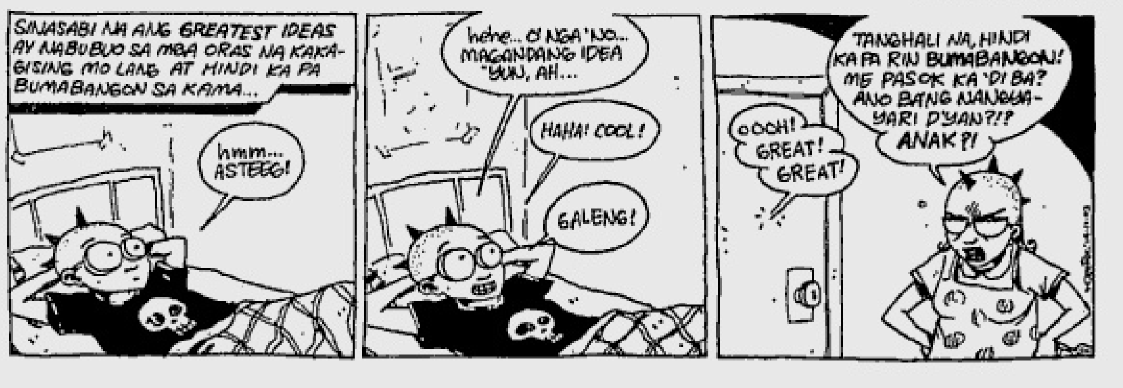
BEN BY DANIEL SHELTON


THERE, DONE!
ZZZIIP
HEY, THAT'S PRETTY GOOD... YOU'VE MANAGED TO FIT EVERYTHING WE NEED FOR A TWO WEEK TRIP TO MY PARENTS IN THESE TWO SUITCASES!
WE'RE FLYING ACROSS THE COUNTRY WITH A BABY AND A TODDLER...
...THIS IS JUST THE CARRY-ON LUGGAGE.
OH.

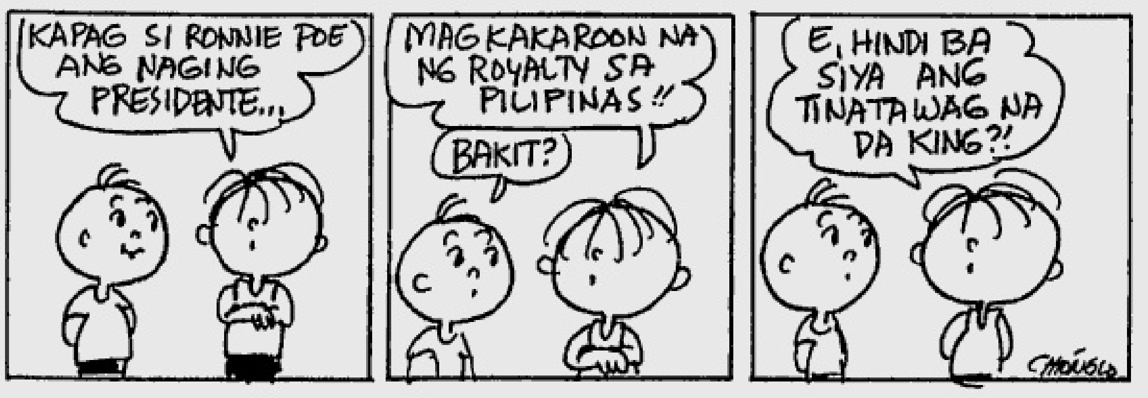
MIKROKOSMOS BY JOMIKE TEJIDO


ITAY, NAHULI NAMIN NI KUYA ITONG IGUANA, O!
WOW..
PERO DAPAT, DADALHIN NINYO 'YAN SA ZOO, HA!
OPO, PROMISE!
www.mikrokosmos.tk
SA SUMUNOD NA ARAW..
O! BUNSOY! AKALA KO BA DINALA NIYO NA YAN SA ZOO?
DINALA NGA NAMIN! ANG SAYA NGA PO E! BUKAS, DADALHIN KO NAMAN 'TO SA SCHOOL..
J. Tejido 11.03

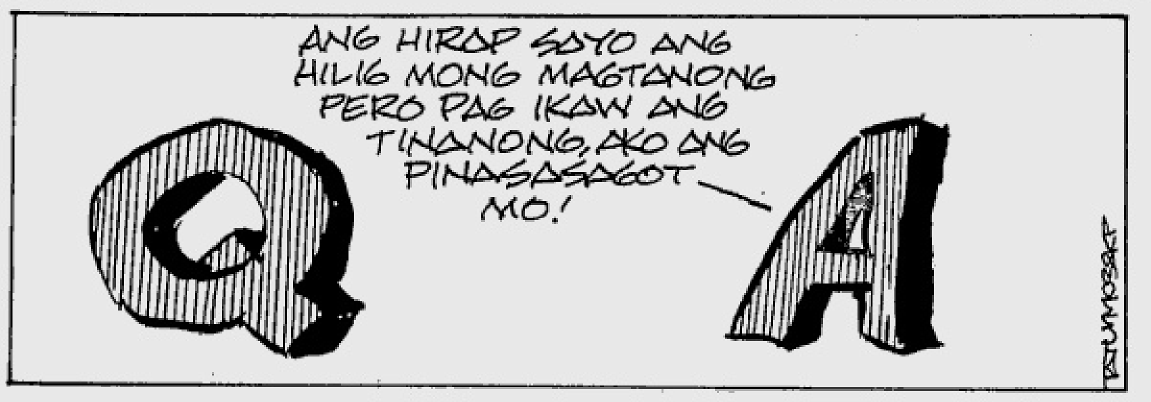
KIKO MACHINE BY MANIX ABRERA


SINASABI NA ANG GREATEST IDEAS AY NABUBUO SA MGA ORAS NA KAKA-GISING MO LANG AT HINDI KA PA BUMABANGON SA KAMA...
hmm... ASTEGG!
hehe... O NGA 'NO... MAGANDANG IDEA 'YUN, AH...
HAHA! COOL!
GALENG!
OOOH! GREAT! GREAT!
TANGHALI NA, HINDI KA PA RIN BUMABANGON! ME PASOK KA 'DI BA? ANO BANG NANGYA-YARI D'YAN?!? ANAK?!

LOVEKNOTS BY ELIZABETH CHIONGLO


KAPAG SI RONNIE POE ANG NAGING PRESIDENTE...
MAGKAKAROON NA NG ROYALTY SA PILIPINAS!!
BAKIT?
E, HINDI BA SIYA ANG TINATAWAG NA DA KING?!

TULDOK BY PAPU AND TATUM MILAMBILING


ANG HIRAP SAYO ANG HILIG MONG MAGTANONG PERO PAG IKAW ANG TINANONG, AKO ANG PINASASAGOT MO!
Q
A

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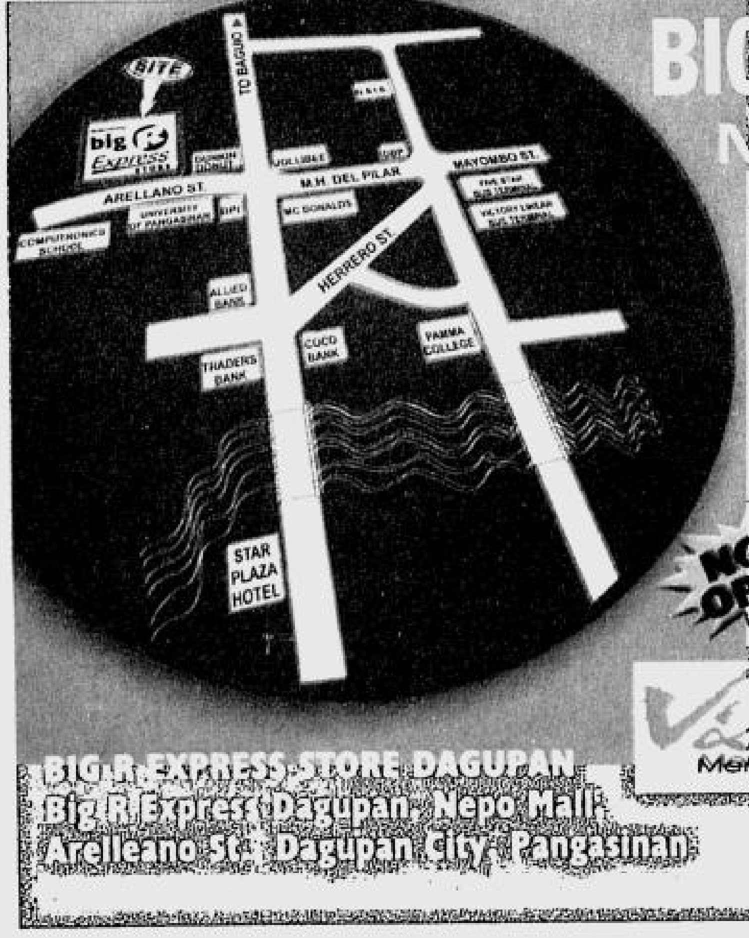
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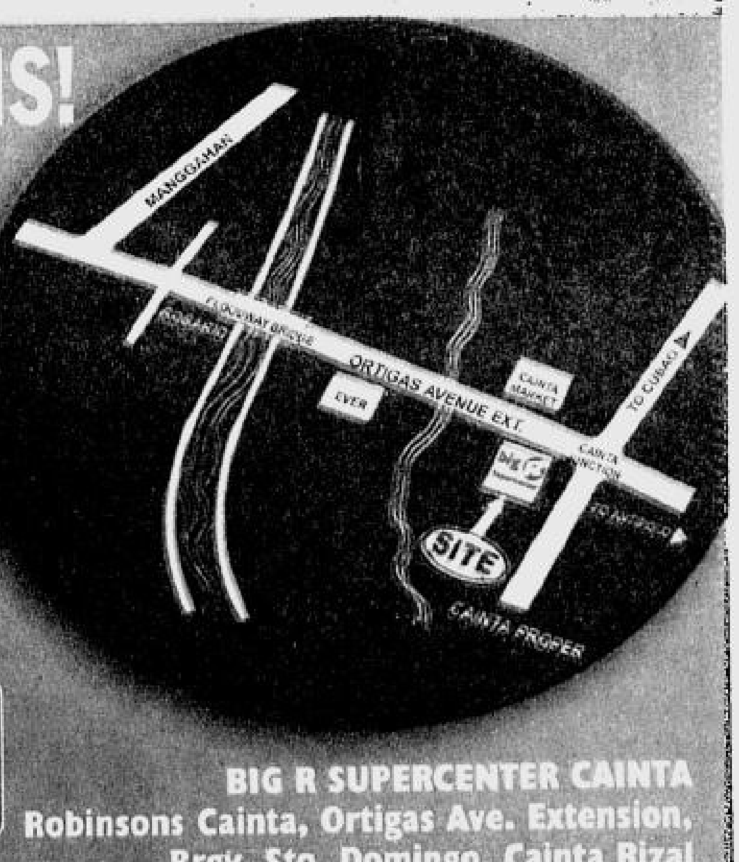
BIG R SUPERCENTER LIPA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EVER
CAINTA MARKET
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CAINTA JUNCTION
TO ANTIPOLO
SITE
CAINTA PROPER

Visual Merchandising Center

MANS WORK TRADING & CONSTRUCTION

KR

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Arelleano St., Dagupan City, Pangasinan

BIG R SUPERCENTER CAINTA
Robinsons Cainta, Ortigas Ave. Extension,
Brgy. Sto. Domingo, Cainta Rizal

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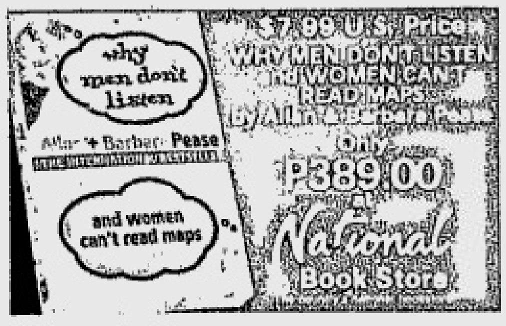
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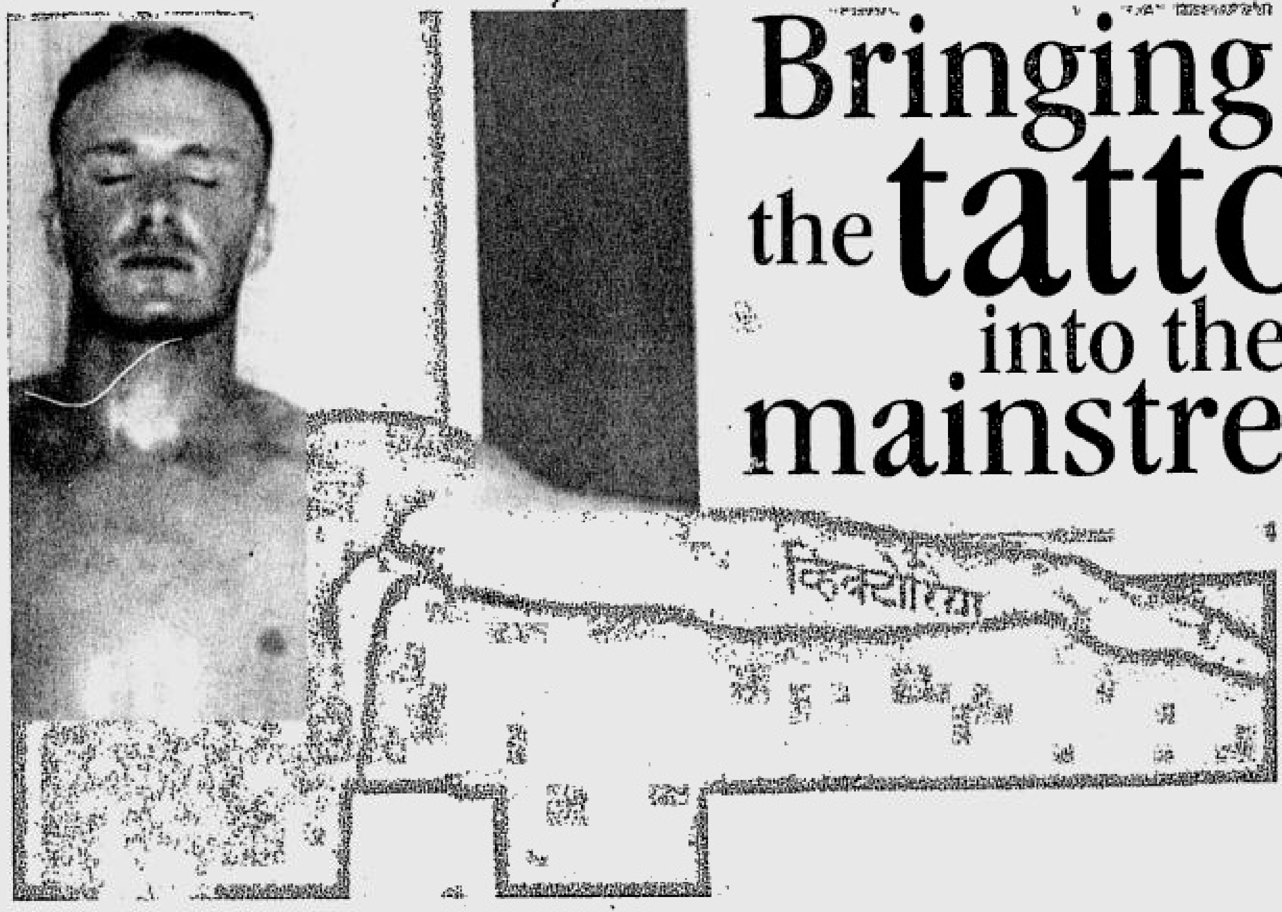
Bringing the tattoo into the mainstream



SOCCER superstar David Beckham has his wife Victoria's name tattooed in Indian script on his arm.

BRITISH pop idol Robbie Williams

NEW YORK—Once the preserve of servicemen, truck drivers and bikers, the tattoo has become an international fashion statement that adorns the limbs and nether regions of the rich and famous, and their fans.

Pop star Christine Aguilera has "Xtina" on her neck, Hollywood icon Nicholas Cage has a lizard with a top hat on his back, English football star David Beckham had the name of his wife, Victoria, tattooed in an Indian script on his arm—along with the names of his children on his back.

And those are just some that have been snapped in public. Gossip magazines are left to speculate about what is hidden down under.

The tattoo has come out of the boiler room to join the mainstream, from the fashion runways of Paris and Milan to the "MTV Generation" of the new rich in Asian countries like Vietnam.

But few countries have adopted this form of body art like Americans.

The tattoo is a way of expressing one's love—like Beckham—or patriotism or attachment to a make of motorbike. But the popularity has also spread because of improved hygiene, with standards now laid down by the American Red Cross, and the modern palette of 80 colors now available.

New York State only ended a 36-year ban on tattoo parlors in 1997. The practice was made illegal following an outbreak of hepatitis in the 1960s, said Mike Bakaty, who has been in the industry for 27 years.

According to Bakaty, who used to work out of his apartment, celebrity exposure of tattoos has been a boon to artists like himself.

In America, sports stars such as basketball's Michael Jordan alongside pop stars such as Aguilera and Britney Spears and actors like Ben Affleck, Whoopi Goldberg and Jennifer Aniston have all boosted the popularity of the tattoo.

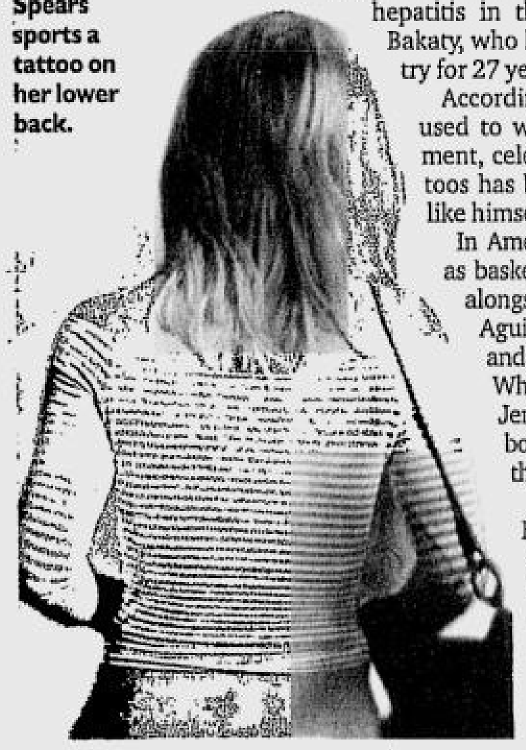
According to the Harris poll, 34 percent of those with tattoos felt more sexy, 29 percent more rebellious and 5 percent "more intelligent."

After the Sept. 11 attacks on New York's World Trade Center towers in 2001, the city saw an explosion of patriotic and commemorative tattoos, alongside traditional angels, Chinese ideograms and expressions of devotion to mothers and girlfriends.

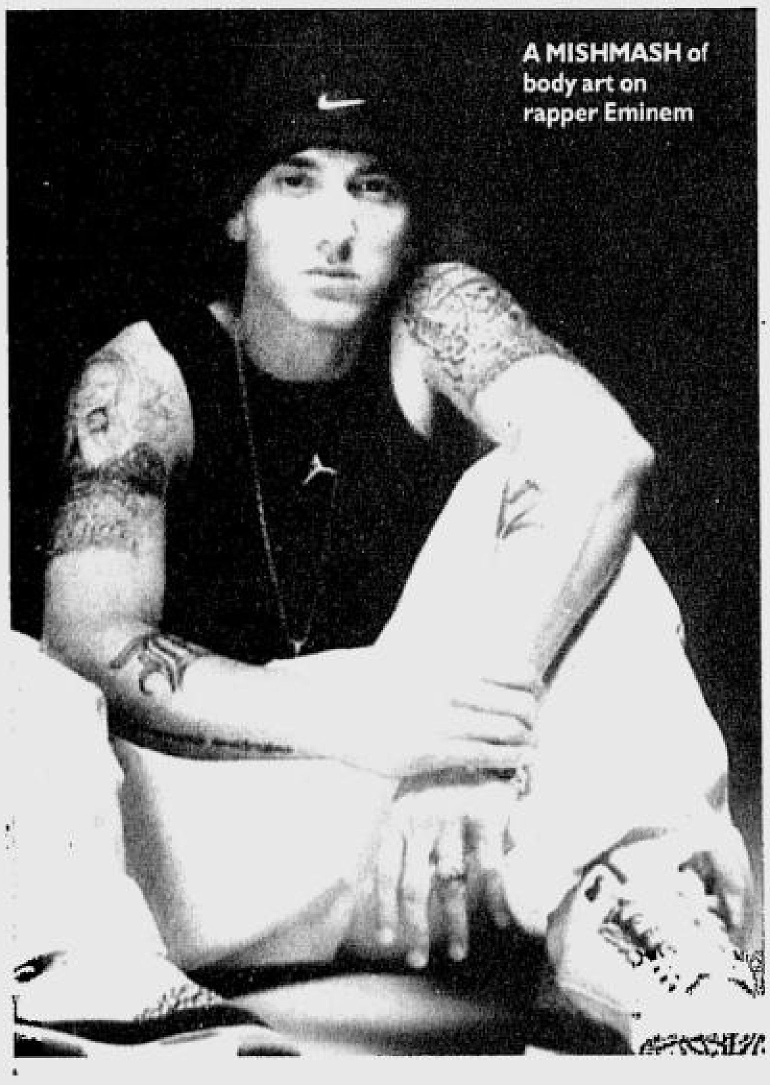
Established in the Lower East Side of Manhattan, Bakaty said he deals with "many corporate people, three-piece suit people." "It crosses all boundaries, it's the most democratic form of expression," he added.

There is still a certain reluctance by some people who would like a tattoo but fear the needles. Parlors now put on a friendlier image. One New York studio calls itself "Tattoo and Cappuccino" and offers a steaming cup of coffee to its clientele.

AFP



POP star Britney Spears sports a tattoo on her lower back.



A MISHMASH of body art on rapper Eminem

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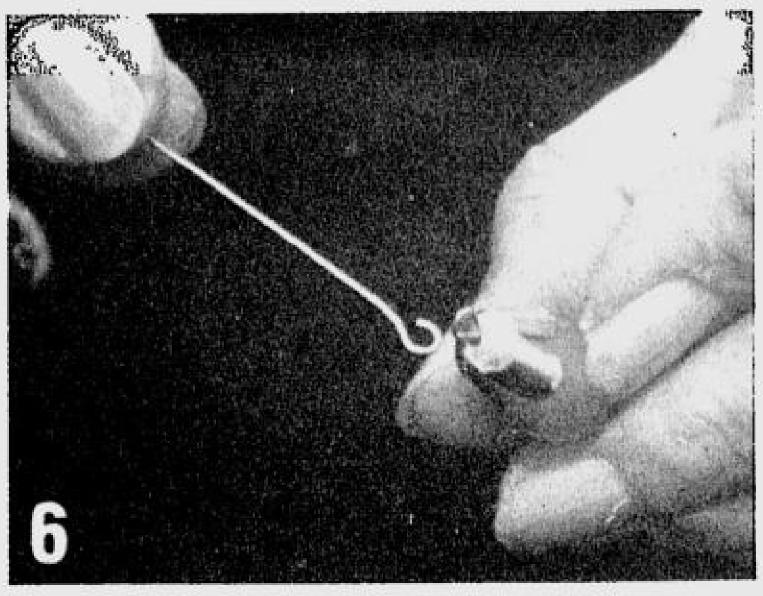
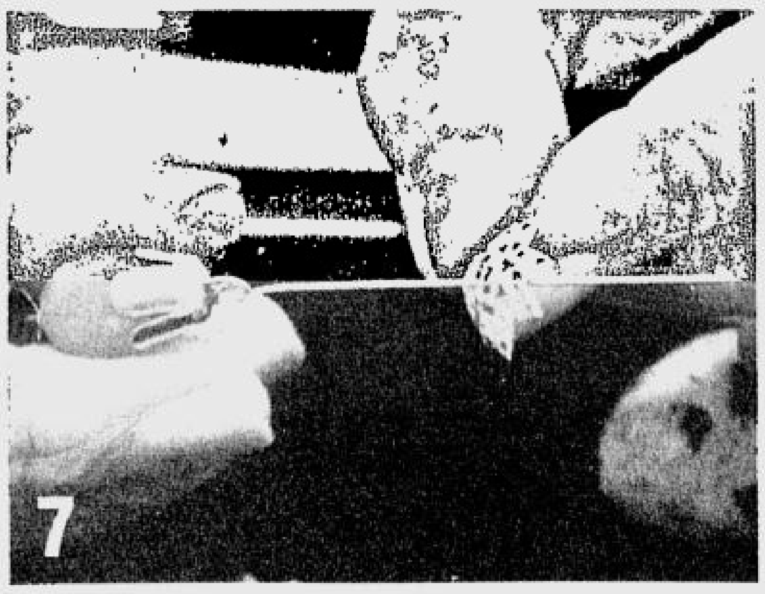
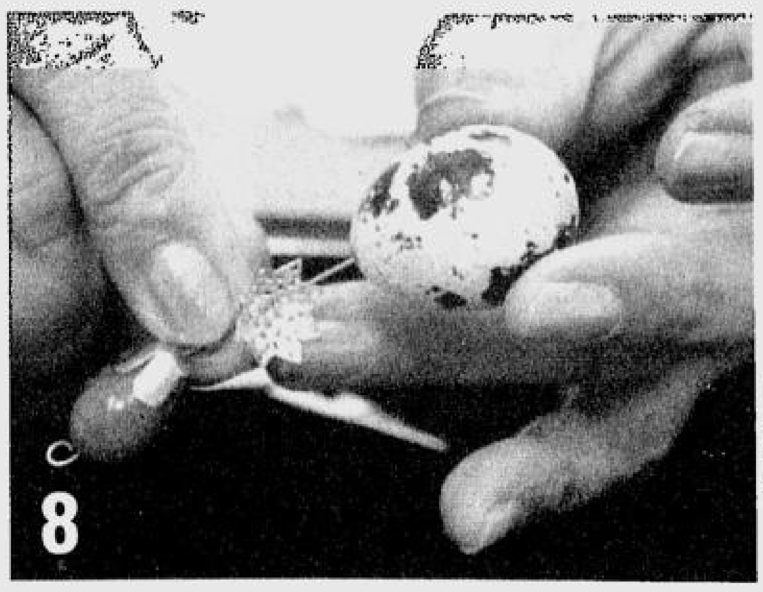

6

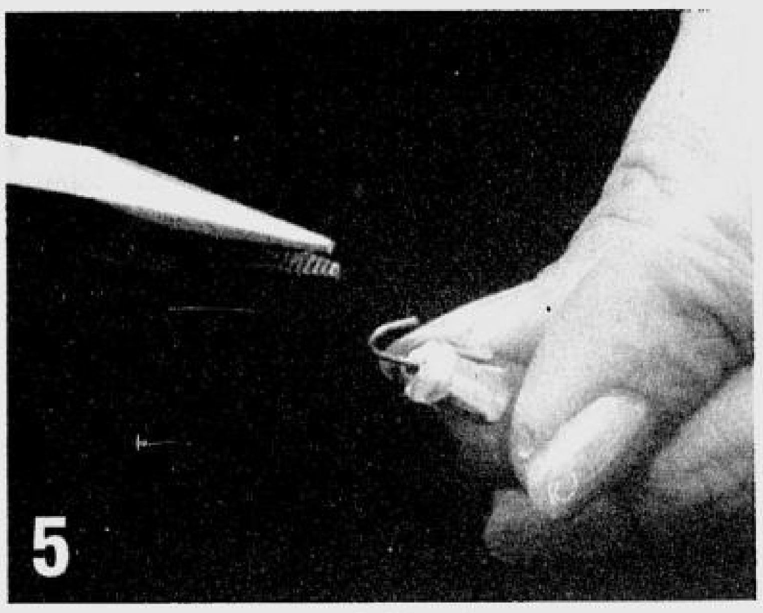
HOOK the needle wire.


7

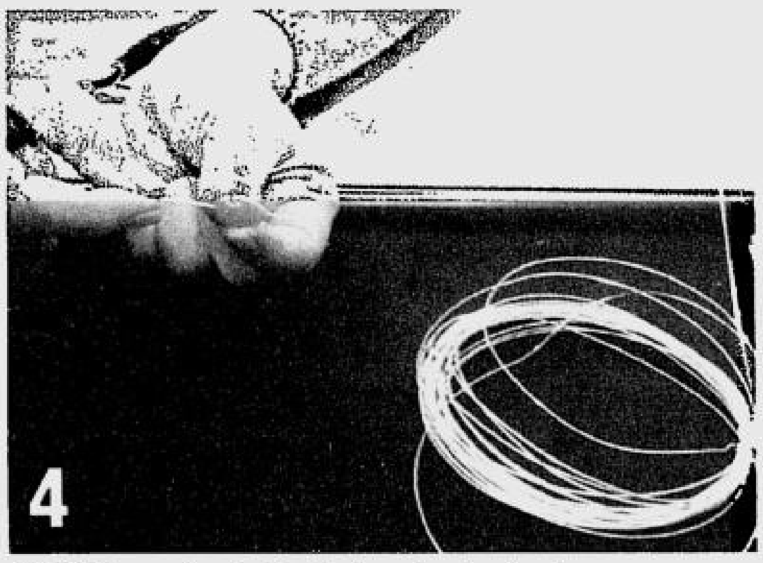
GENTLY insert the crown.


8

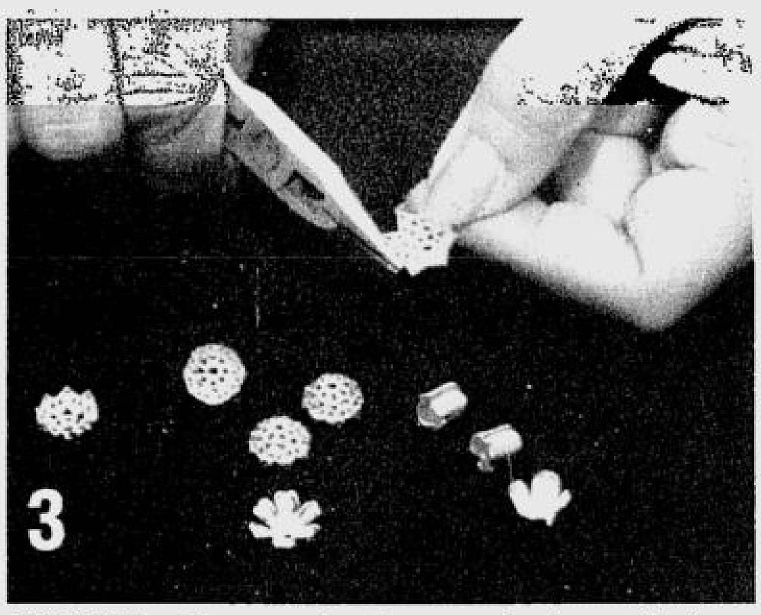
THEN, the quail egg and another crown through it


5

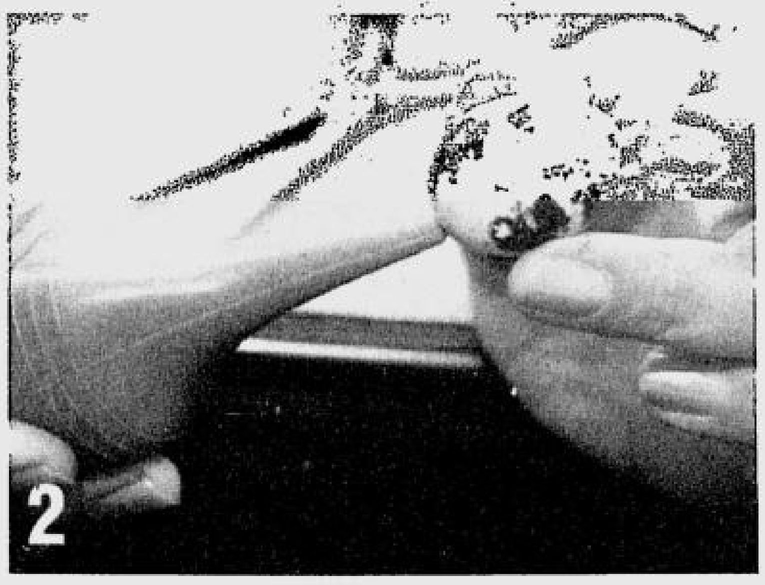
CUT excess wire and curl the end of the wire.


4

HOOK the needle wire into the tear-drop bead and crown.


3

PREPARE the golden crowns by using a nose pliers to open the tips.


2

USE a nasal aspirator to squeeze the egg's contents out of the small hole until everything is removed. Wash the eggshell in water and soap. Let dry for several hours.

1

TO BLOW out the contents of the quail egg, poke a small hole in each end of the egg with a pin or needle.

Your own miniature Fabergé egg pendant

Text by Vangie Baga-Reyes
Photos by Roger Carpio

CRAFT

IT'S not surprising anymore that women these days are into do-it-yourself jewelry. They're cheaper to make, and women also get to express—and proudly wear—their creativity.

And when it comes to expressing one's creativity, the quail egg necklace featured here is a cut above the rest.

"The fun shape and patterns of quail eggs are exciting enough to be part of your unique accessory," says Melinda Quiogue, crafts instructor at NegoSkwela Livelihood and Technology Training Center. "Quail eggs are just the right size to use as pendants. Interestingly, craft hobbyists are also beginning to enjoy doing crafts made out of eggs not just as house ornaments but also as personal accessory."

Quiogue (tel. 455-5280 and [0916] 437-1965) demonstrates how easy it is to create this delicate, simple handmade egg jewelry. The craft uses real quail eggs that are smoothened by varnish.

"Eggs trimmed with beads, crystals or semiprecious stones can catch everyone's fancy," she adds.

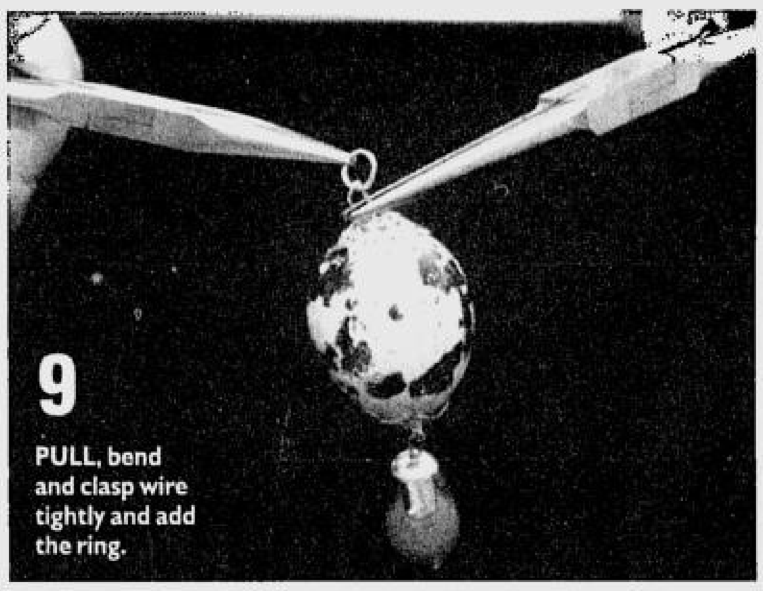
To start the project, you will need a real quail egg. Each egg must be cleaned and its contents removed by blowing. The most important step in cleanly blowing out eggs is to make sure the eggs are at room temperature. Eggs taken directly from a refrigerator or cooler will be very hard to blow out.

According to Quiogue, you must first shake the egg thoroughly to break the yolk. You can either use a nasal aspirator to squeeze out the egg's content or gently blow through the small hole. Once you have blown the eggs clean, rinse and let them dry.

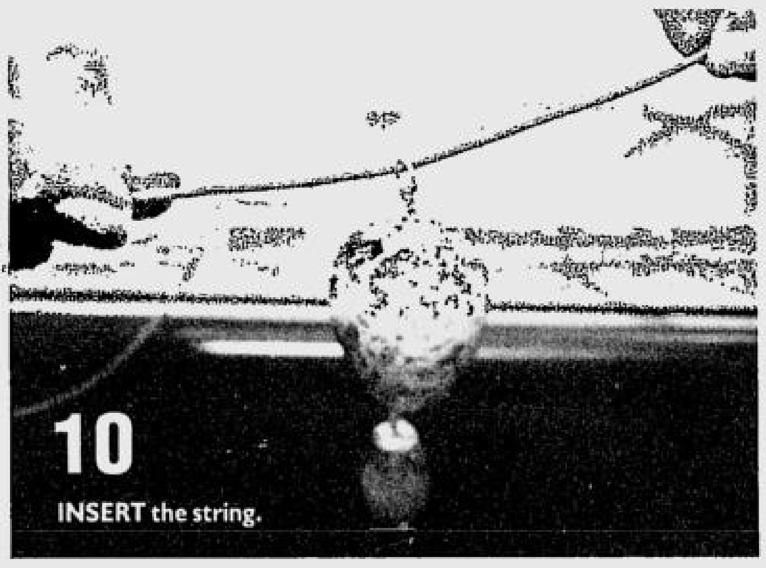
Nothing goes to waste here, however. You can make your favorite egg recipe with the contents removed from your craft material.

You will also need a mix of beads like teardrop beads and lacquer beads. Other materials like long-nose or flat-nose scissors, metal wire, head pin or eye pin, varnish, rubber cord, coil locks, s-hooks and needle wire are available at most craft stores and bead shops.

For suggestions, e-mail vbaga@inquirer.com.ph

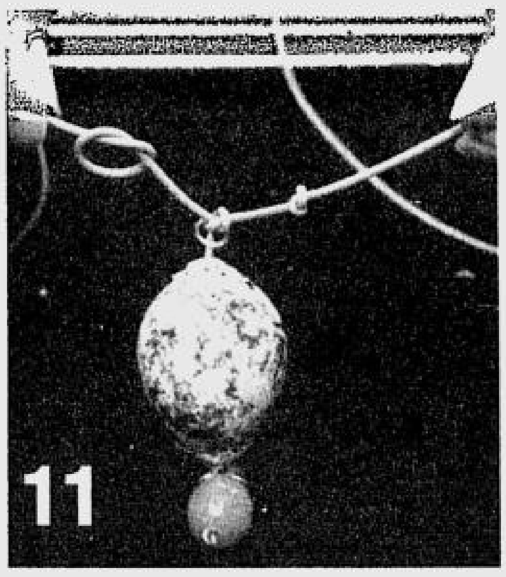

9

PULL, bend and clasp wire tightly and add the ring.

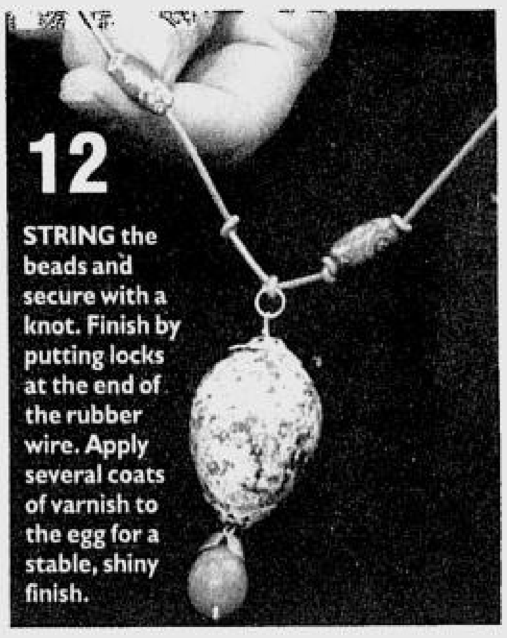

10

INSERT the string.

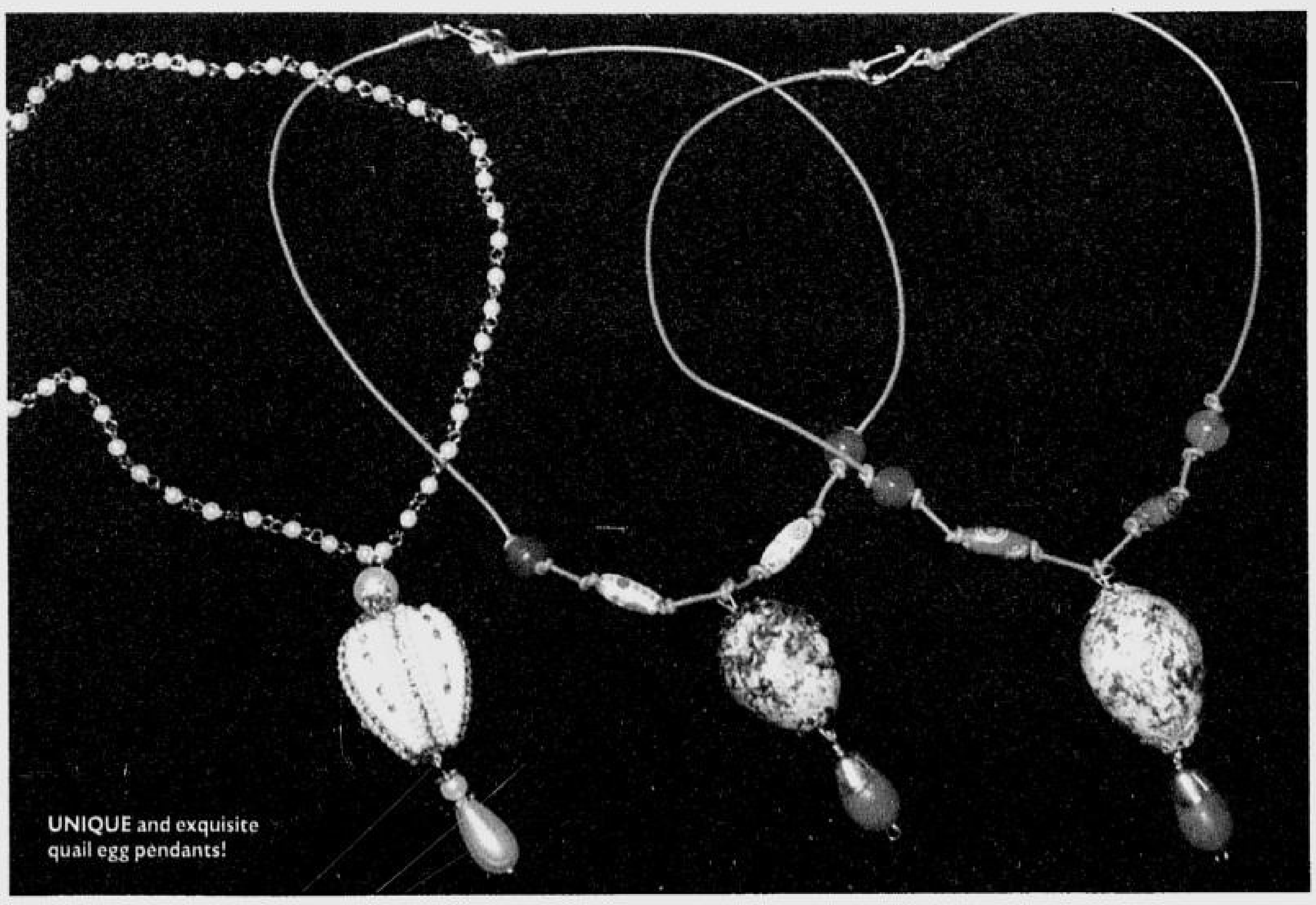
Quail eggs are just the right size to use as pendants, with their delicate shape and fun patterns


11

MAKE several knots.


12

STRING the beads and secure with a knot. Finish by putting locks at the end of the rubber wire. Apply several coats of varnish to the egg for a stable, shiny finish.


UNIQUE and exquisite quail egg pendants!

BIG AND BROWN. Long-sleeved shirt and dress pants

BIG EARTH HUES. Ruffle-edge jagged blouse with brown electric-pleated pants

ROUND-NECK tee and khaki dress pants

Stylish clothes for plus-sized people

TUBBY and M Big Men presented recently its new collection for plus-sized men and women at the Westin Philippine Plaza.

Business executives and other professionals modeled the company's latest designs to prove that with proper styling and the right clothes, plus-sized people can also be fashionable and self-confident.

Tubby designer Jong See created a new line of smart casual clothes for "voluptuous" career women that could be worn during and after office hours. The clothes used vertical and diagonal lines, polka dots and studs that accentuated dresses, jackets, skirts and pants.

Pants were pleated all over, creating clean lines that emphasized the legs and made them appear thinner. Also in the collection were pinstriped pants.

Colors were red, white, black and brown.

The men's line featured polo shirts in solid colors—white, blue and brown—and in muted prints, complimented by dress slacks, khakis, chinos and jeans.

Blazers and jackets were worn over a plain shirt and a pair of jeans.

Tubby boutiques are located at SM City North Edsa, SM City Manila, Festival Mall, Robinsons Metro East, SM Southmall, SM City Pampanga, Shangri-La Plaza and Robinson's Place Manila. M Big Men are at Festival Mall, Shangri-La Plaza, SM City North Edsa Annex and Robinsons Place Manila.

Chicken Extraordinaire...
Introducing the New McCormick
Chicken Surprise
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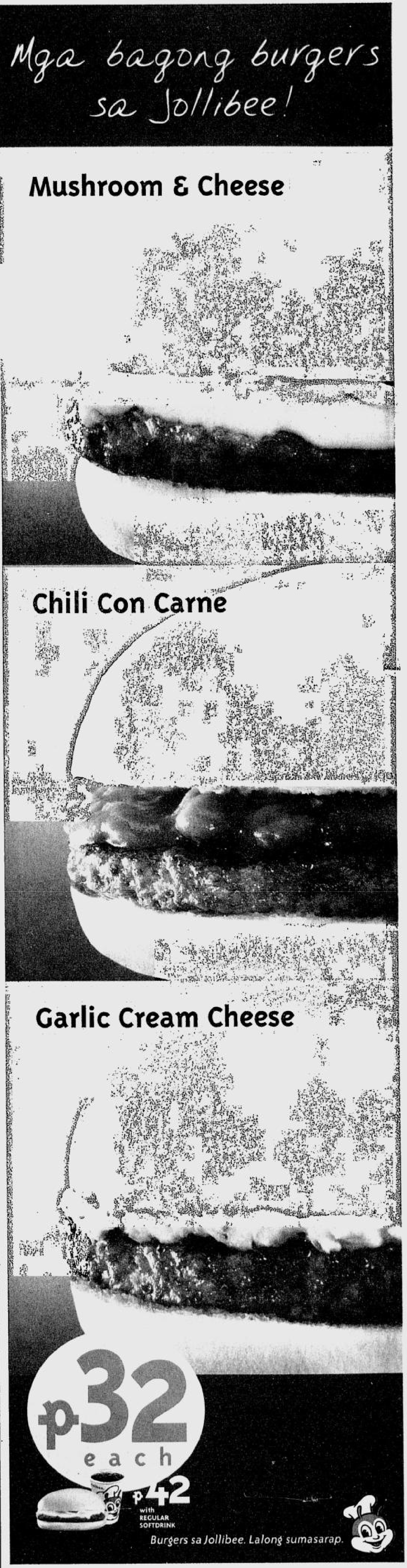

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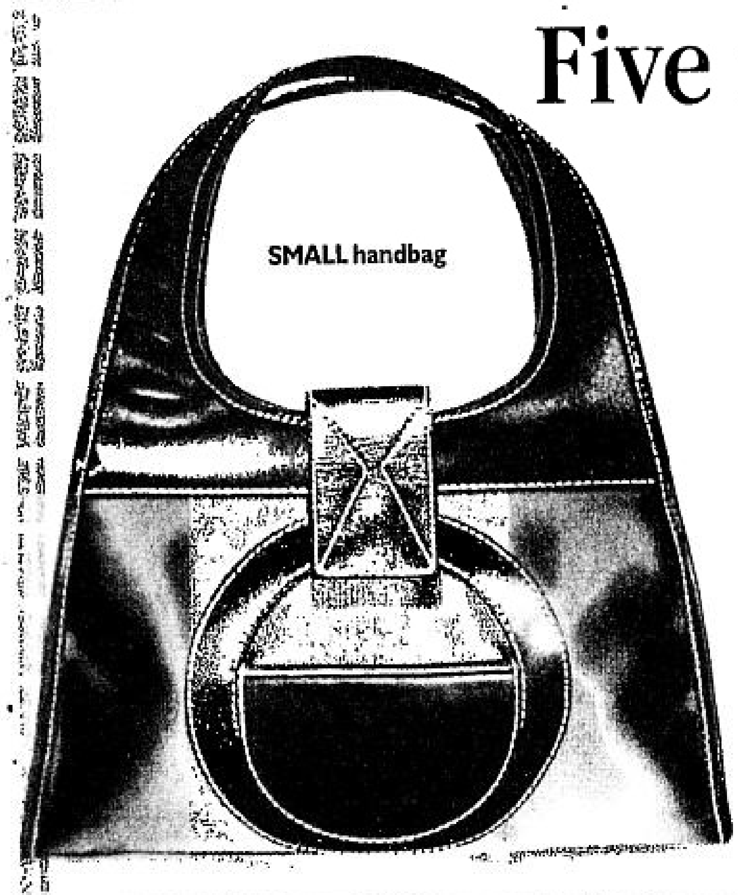
Five new models from a bag legend


SMALL handbag

FOR ITS fall-winter collection, Lancel renews its dedication to all things beautiful by reinventing bag textures, shapes and colors, drawing inspiration from the world of travel and far-off winter horizons.

The Signature de Lancel bags are designed with leather strips and rings that combine to form a woven Jacquard pattern. Now with a much-refined and understated look, this line pays tribute to its popular predecessor.

Lancel's classic leather bag has large slim rings, an off-center buckle and double stitching that inspires elegance and adds the perfect feminine touch.

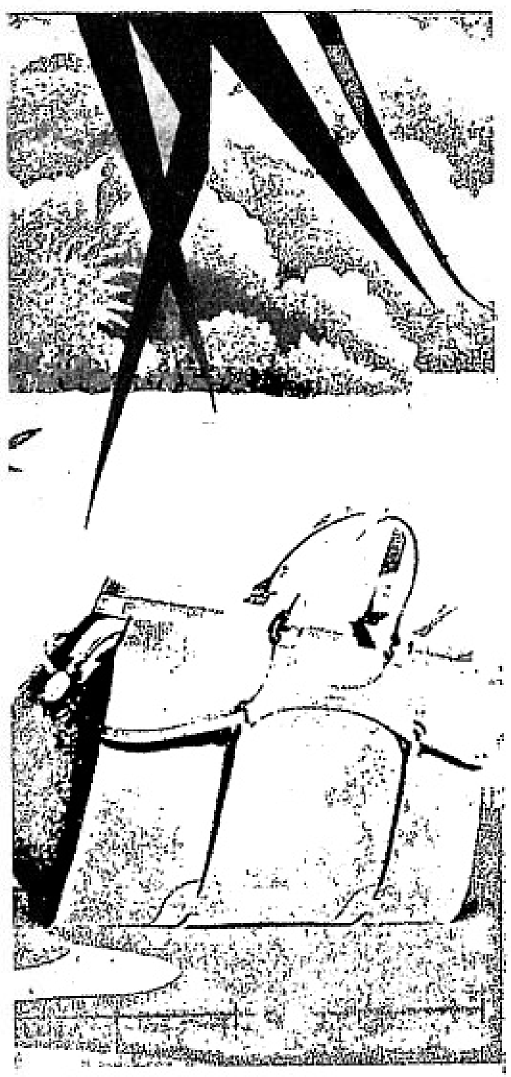
For a touch of weekend wardrobe sophistication, try Mutine. This exquisitely crafted bag uses high-quality leather, coated canvas, acetate rings and lightweight handles.

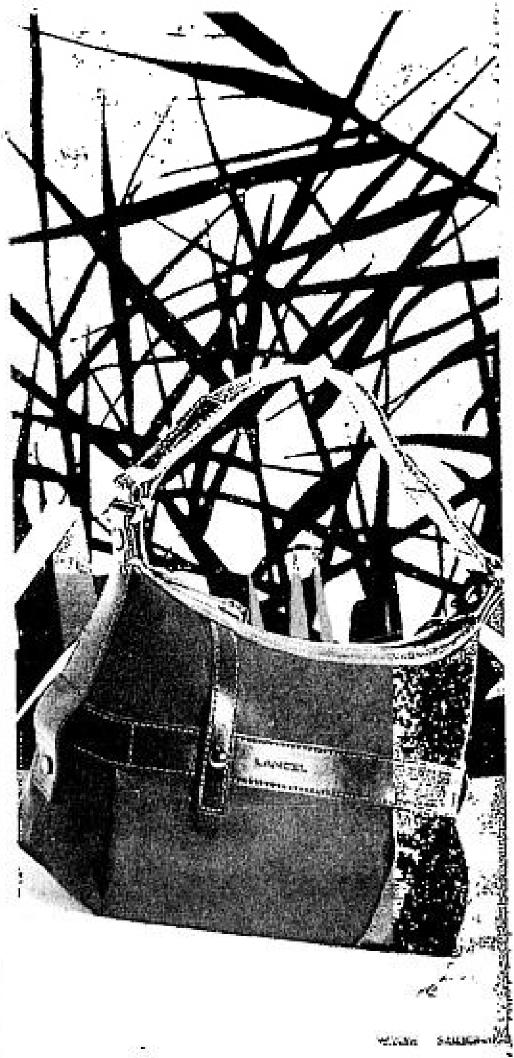
Jessie, on the other hand, is a true classic, but—with a satin finish, matte leather and unusual shape—has been rendered fun and funky.

Lastly, there's the nice and roomy bag with contrasting stitching, using a supple, satin-finish canvas or boiled wool and highlighting an extra-large ring motif.

SHOULDER bag

SIGNATURE de Lancel short shoulder bag


MUTINE


JESSIE small shoulder bag

SIGNATURE de Lancel drawstring bag

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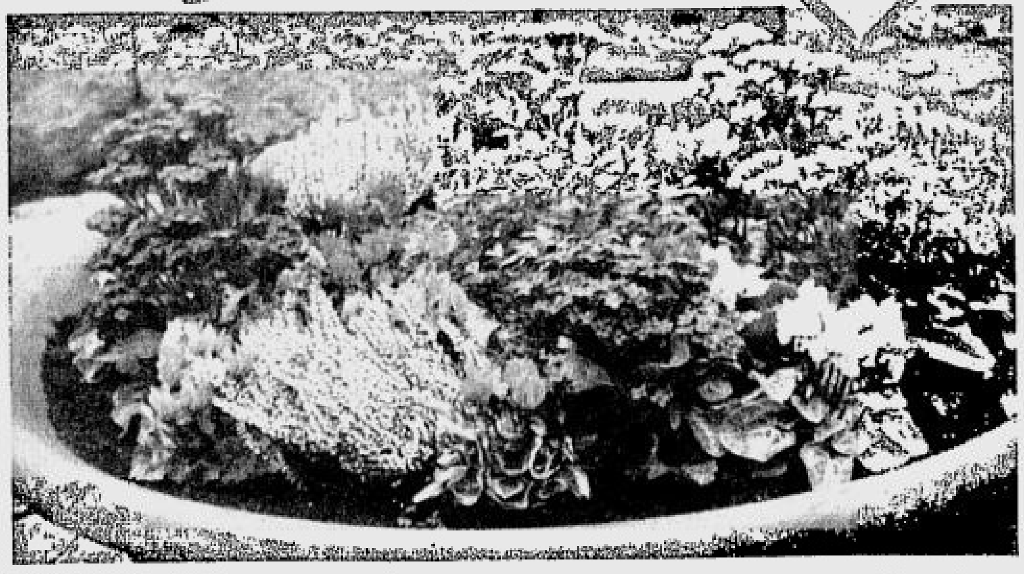
LIFESTYLE Home

The potted gardens of Italy

Text and photos by Linda B. Bolido

IN the hearts of many Italian cities and towns, there is hardly any ground soil to grow a plant, much less a garden. Cobbled stones and concrete cover almost

THE POTTED/ H4



A COLORFUL mix of flowering plants makes this arrangement attractive even without the usual shrub or tree in the center.

WHAT'S ON AT ROBINSONS

NIKKI VALDEZ

Celebrity fans are in for a big treat. Join in the fun and get close to one of today's hottest teen stars as Nikki Valdez visits Robinsons Place Imus. Don't miss this chance, only at Robinsons.

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Armani, Hugo Boss, Gucci, YSL, Ferragamo (Belts)	P2,995	P499.99
Ferragamo, Burberry, Ralph Lauren, Prada, Coach, Dior, Girbaud, Gucci (Wallets)	P3,395	P599.99
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Nuts and bolts of a furniture launch

SUZETTE Morelos, Arnel Ignacio, Domingo Chua and Roselle Rebano

SPANISH Ambassador Ignacio Sagaz

CYNTHIA Almario, Olivia Ng, Rep. Cynthia Villar, Shirley Chua and Ivy Almario led the ribbon-cutting ceremonies.

FEDERAL Hardware, the fastest growing one-stop American-style hardware store, recently held the grand opening of the its home-furnishing counterpart, the Federal Design Expo (tel. 8404644). The event took place at the Makati branch of Federal Hardware in Pasong Tamo. Billed as Stylish Living, it featured the furniture designs of professional interior designers Cynthia and Ivy Almario.

Guests of honor Rep. Cynthia Villar, Olivia T. Ng, Shirley T. Chua and Cynthia and Ivy Almario were the picture of elegance as they led the ribbon-cutting ceremonies, with Johnny Litton acting as the master of ceremonies.

Top businessmen, executives, and members of Manila's elite, numbering over 500, attended the exclusive event, including Spanish Ambassador Ignacio Sagaz, Ambassador Ike Syquia and Letty Syquia, Consul Helen Ong, CFBC Honorary president Dante Go, Sultan Armando de Rossi, Ching Cruz, Ruby Tuason, Jojo Zabarte, Carlos Rufino, Margarita Locsin, William Go, Jun Palafox, Domingo Chua, Amelia Ablaza, Paing Hechanova, Tita Trillo,

JOHNNY Litton and Ambassador Ike Syquia

LOUIS Heussaff and Emily Yao Siy

SILVANA Diaz, Lulu Tan-Gan and Martine Vasseur

JOHN Ng, John Kaw and Domingo Chua

LIAN

LALAINE Valdes, Yong Nieva and Merlina Merton

JAMES Uy, Marissa Fenton, Lilibeth and Pacqui Campos

IVY

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5 Sensational Years of One-Stop Value Shopping!

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October 31 - November 7
Instant giveaways await you for a *qualifying purchase! Anything from a loaf of bread to a kilo of fresh goods can be yours in our first week.
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GUESS THE LUCKY NUMBER
November 8 - 14
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3
TRIVIA MANIA
November 15 - 21
Test your grasp of pop culture! Make a *qualifying purchase, answer our trivia questions correctly and win instant cash!
*qualifying purchase:
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4
MONEY GRABBER
November 22 - 28
Make the *qualifying purchase, and grab play money from our money grabber machine within the time limit and have the total amount converted into real cash on the spot!
*qualifying purchase:
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5
ANNIVERSARY SALE
November 29 - December 7
And for our Grand Finale, we're bringin' the house down with our Sensational Fifth Anniversary Sale! Your rare chance to avail of up to 70% OFF on great selections.

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As we bring back 5 of our Showstopping Promos to cel

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EVEN Manila's socialites couldn't help but try out the colorful and comfortable armchairs and sofas at the Federal Design Expo.

VIVIAN and Jeffrey Ng

PHOTOS BY JOHNNY VILLENA

MELISSA Sison, Melanie Moya, Tim Yap and Mark Villar

E Bautista and Vicky Belo

Almario and Ruby Tuason

Arnel Ignacio, Cory Quirino and Dr. Vicki Belo, among others.

Guests marveled at the furniture sets designed by the Almario sisters that included living room, dining room and bedroom showcases as well as home accessories. Many of them ended the night in a buying spree.

The store is the culmination to Federal Hardware's commitment to provide a one-stop, hassle-free home building and finishing center with unequalled service in the midst of a brightly-lit, fully air-conditioned shopping environment.

The Federal Design Expo is situated next to its sister store, Federal Hardware.

The place includes the hardware section of Federal Hardware, the most complete hardware store in the country which includes do-it-yourself products, wood, hand and power tools, paints, electrical items, kitchenware, lawn and garden accessories, and car care products; and the local tiles section of Federal Hardware, which carries the widest assortment of local and imported tile products in the country such as Eurotiles and Stylnul.

MELLIE Ablaza and Helen Ong

OLIVIA Ng, Rep. Cynthia Villar and Wilma and Jun Palafox

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A MERRY mix of cyclamen with red flowers, ornamental fruiting pepper, kalanchoe and variegated plants

Italian urban centers, without space for a proper garden, use large terra cotta tubs or wooden boxes to enjoy their favorite plants

A FRUITING citrus tree becomes an unusual ornamental.

The potted gardens . . .

From page H1

every available space from the street right to the doorsteps of apartments and townhouses.

Even in Tuscany, despite acres and acres of land and rolling hills given to vineyards, grain and vegetable farms, and orchards, homes and office buildings in population centers have hardly any vacant lot to have a garden. Of course, space is even more at a premium in Milan, capital of Lombardy and Italy's industrial, financial and cultural hub. One has to own a really sizeable piece of land to enjoy a proper garden.

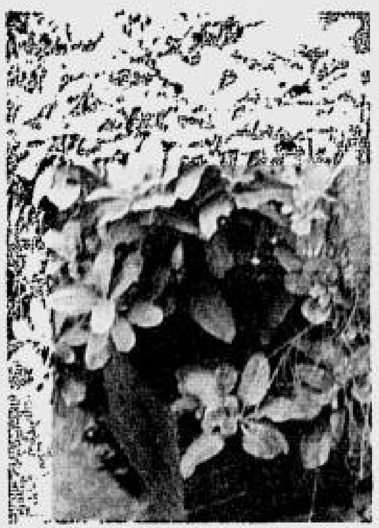
So what do the innately artistic Italians do, they who have given the world Michaelangelo, Leonardo da Vinci and a whole bunch of some of the most renowned artists and works of art? They have potted their gardens. These are not groups of individual potted plants but slightly larger versions of the very popular mini gardens in the Philippines—a collection of plants arranged in one container. Some individual plants do get potted but these are often dwarf fruiting trees, mainly citrus.

Mix and match

Using large terra cotta tubs or wooden planters, Italians mix and match mini trees, flowering and foliage plants and ground cover. Although the principle is basically the same, one mini tree in the middle providing canopy to a whole collection of plants underneath, the combinations vary. Some go for colorful mixes others more subdued monochromatic combinations.

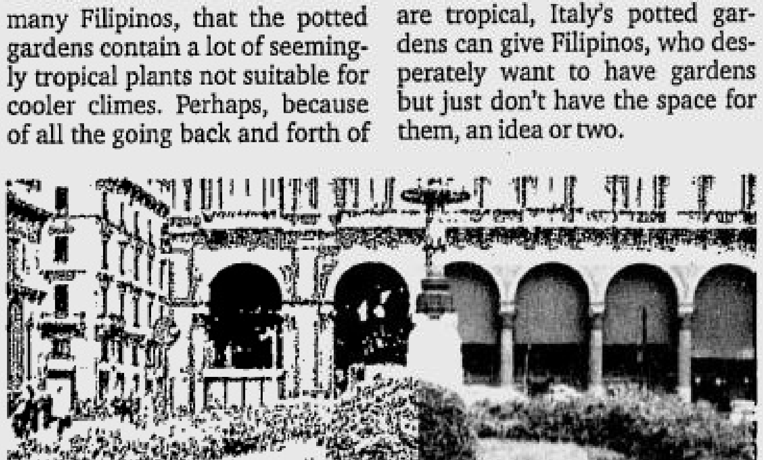
It is interesting, particularly in Milan, which is in the northern part of Italy and where fall or autumn temperatures can already be too low and uncomfortable for many Filipinos, that the potted gardens contain a lot of seemingly tropical plants not suitable for cooler climes. Perhaps, because of all the going back and forth of species between temperate and tropical countries, plants that used to grow only in colder places have now become so common in warmer areas and vice versa that it is becoming more difficult to tell their exact origins.

Whether or not those plants are tropical, Italy's potted gardens can give Filipinos, who desperately want to have gardens but just don't have the space for them, an idea or two.

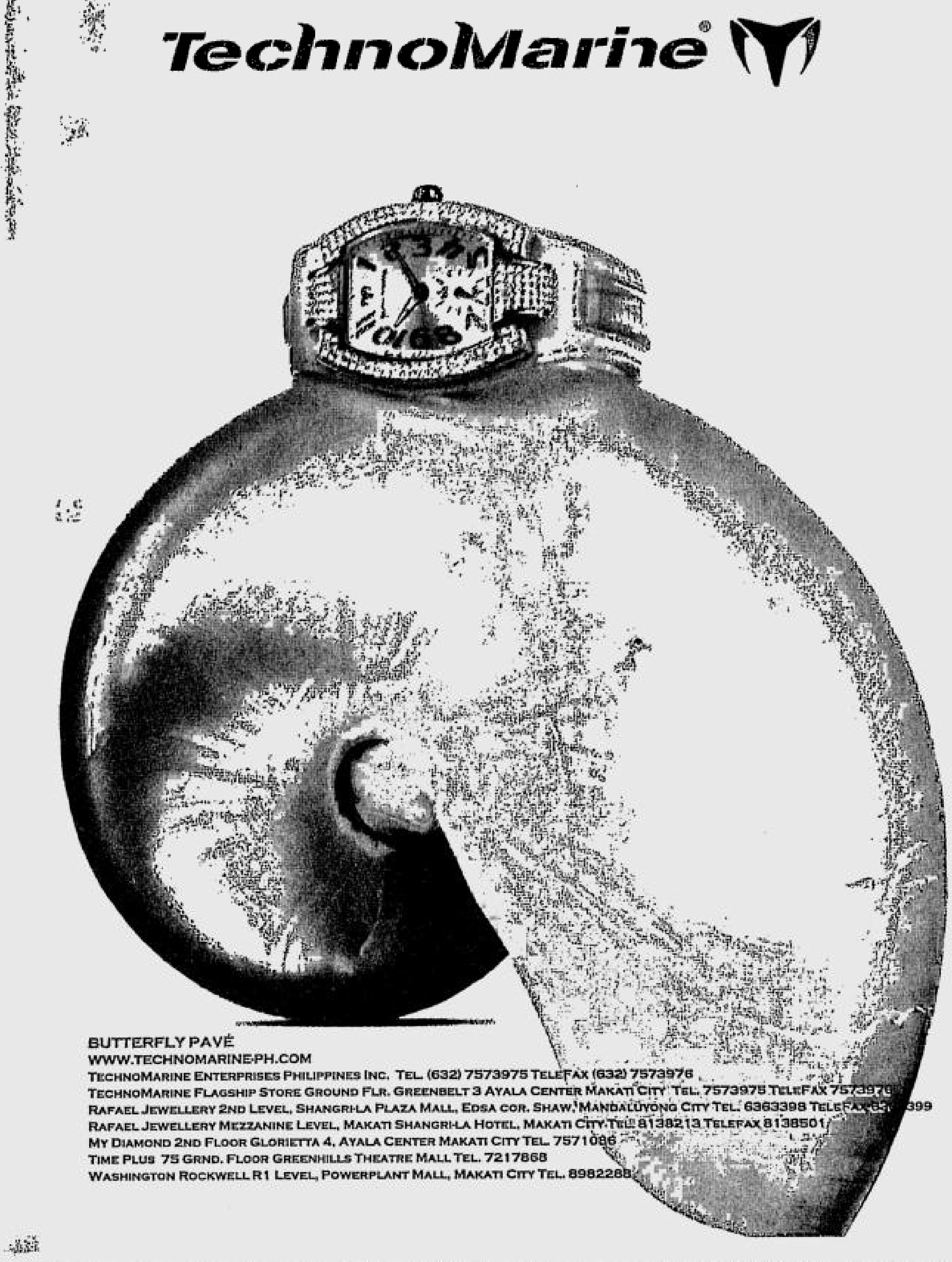


DIFFERENT ornamental plants are put together for another monochromatic arrangement.

EVEN the flowers are green in this monochromatic arrangement.



A SMALL formal garden in front of the Milan cathedral is almost monochromatic by this time of year, with just a few hardly discernible flowers.



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THE BRIDGEWAY of Baltazar's house

A tree house in Tondo

Louie Baltazar's home was created by the people he finds most honest and honorable—the people of Tondo

Text and photos by Joanne Zapanta-Andrada
Contributor

"WHEN people comment that my house is extraordinary and it should not have been situated in Tondo, I admit that I feel a rush of defiance," relates lawyer Louie Baltazar. "I quickly retort: 'Why not Tondo? The people of Tondo made this house. Why should it not be placed where they are?'"

Entering Baltazar's house is like being invited to Disney's "Pirates of the Caribbean" and Swiss Family Robinson attractions.

The eight-story structure is a labyrinth created around a huge tree. Each floor has a different look and feel. Louie flips a switch, and all of a sudden, fog appears out of nowhere, circling the wooden bridges and columns. The entire house is then filled with a nip of Baguio-like pine air.

Yes, Baltazar's house can change its weather conditions automatically.

In one floor of the house, there is a breeding ground where rare butterflies are bred (thanks to the expertise of Jun and Marivic Simon as well as Mr. and Ms Thierry Gerard Heitzmann).

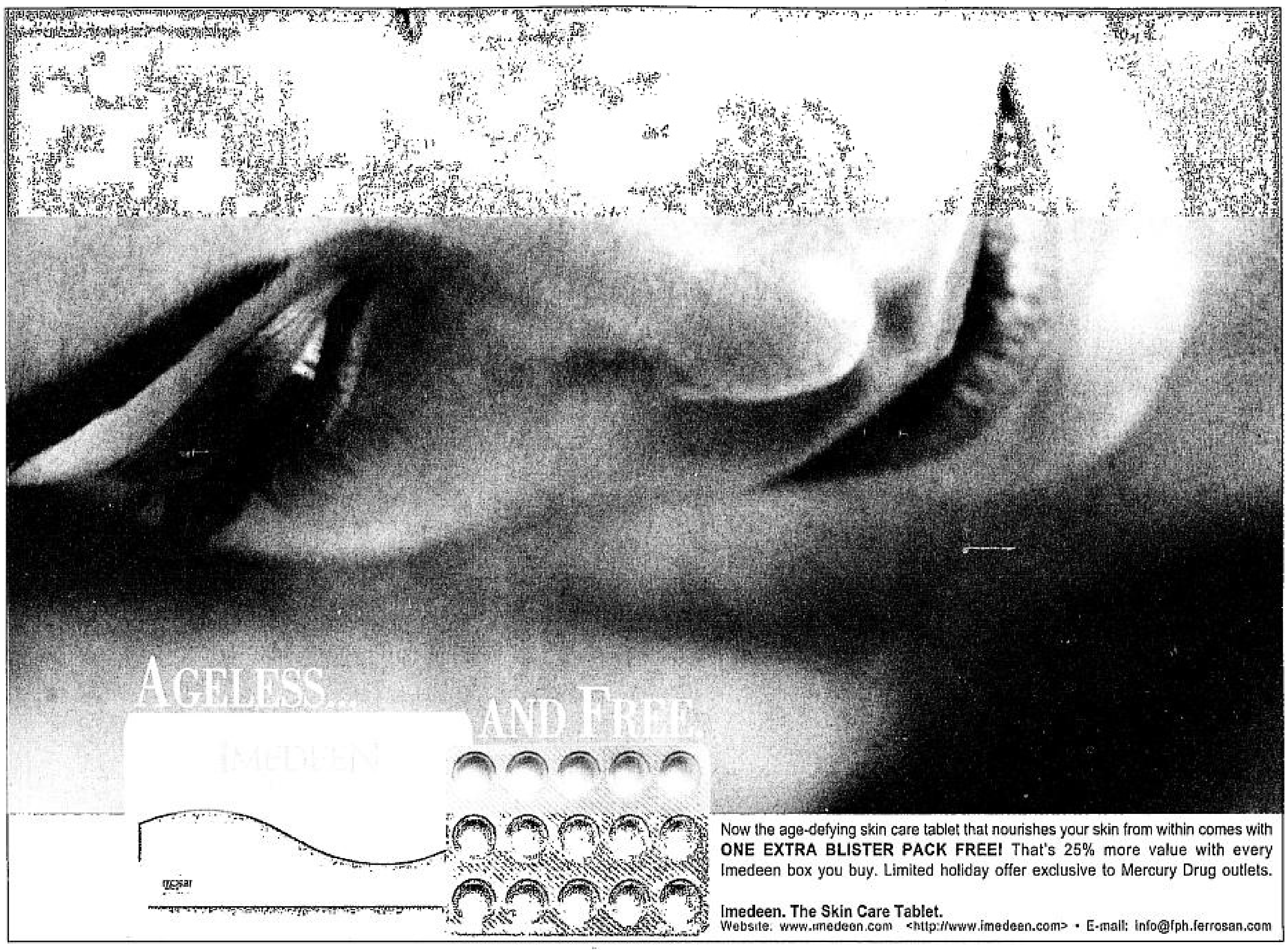
Bees, dragonflies, waterfalls and a wide variety of flora are also found in various parts of the estate. Clearly, Baltazar's belief is that nature in its various forms should be an integral part of a home.

In another level of the structure, exotic birds cheerfully sing, and on the topmost floor, a gazebo proudly stands amidst a profusion of flowers. The structure is so high that upon reaching the gazebo, one has a 360-degree view of the entire Tondo.

Rustic

The original house was built in the 1920s by Baltazar's grandparents. Louie remembers that, in his childhood, he could see the bay packed with ships and the river channel laden with riverboats loaded with goods. From his bedroom, one could see fishermen unloading their daily catch as the fishmongers busily made bids for the

A TREE/ 12



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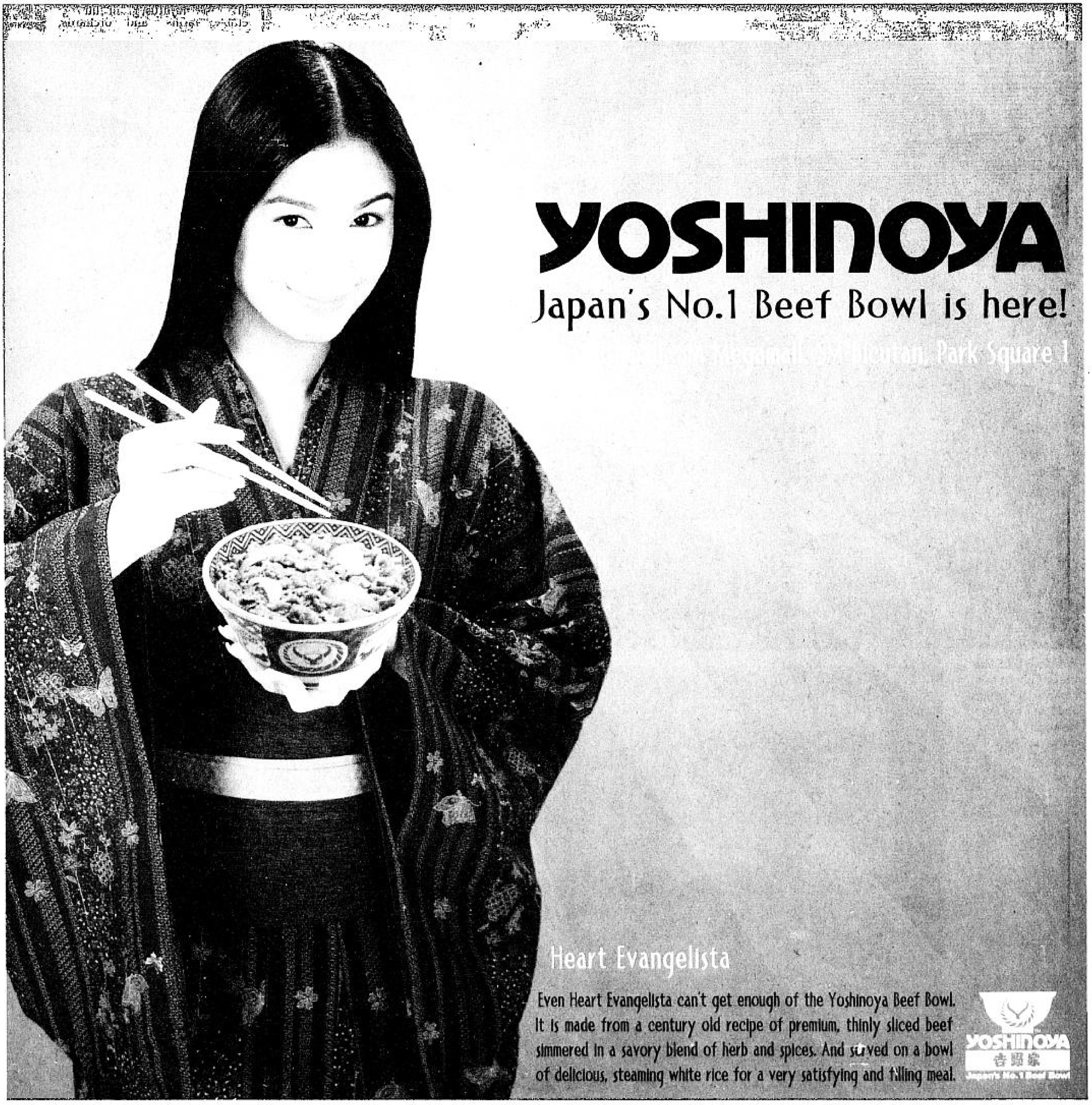
YOSHINOYA
Japan's No.1 Beef Bowl is here!
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Japan's No.1 Beef Bowl

Even Heart Evangelista can't get enough of the Yoshinoya Beef Bowl. It is made from a century old recipe of premium, thinly sliced beef simmered in a savory blend of herb and spices. And served on a bowl of delicious, steaming white rice for a very satisfying and filling meal.

A LUSH courtyard and outdoor fountain with a turn-of-the-20th-century feel

A tree house in Tondo

From page 11

prize.

Tondo, during these years, displayed a rustic ambience. Its residents were either merchants or were gainfully employed.

Baltazar has no intention of leaving Tondo. When the house was bequeathed to him, he forged on with the task of building on and above the house. His many years in Tondo left him confident of the people's *bayanihan* spirit. To this day, one can still experience neighbors in this community offering their services or resources for free to those in need.

It was in this spirit that the third-generation Tondo folks constructed this multilevel building. The house became a learning center for skills in masonry, carpentry, gardening, landscaping, waterfall design and finishing.

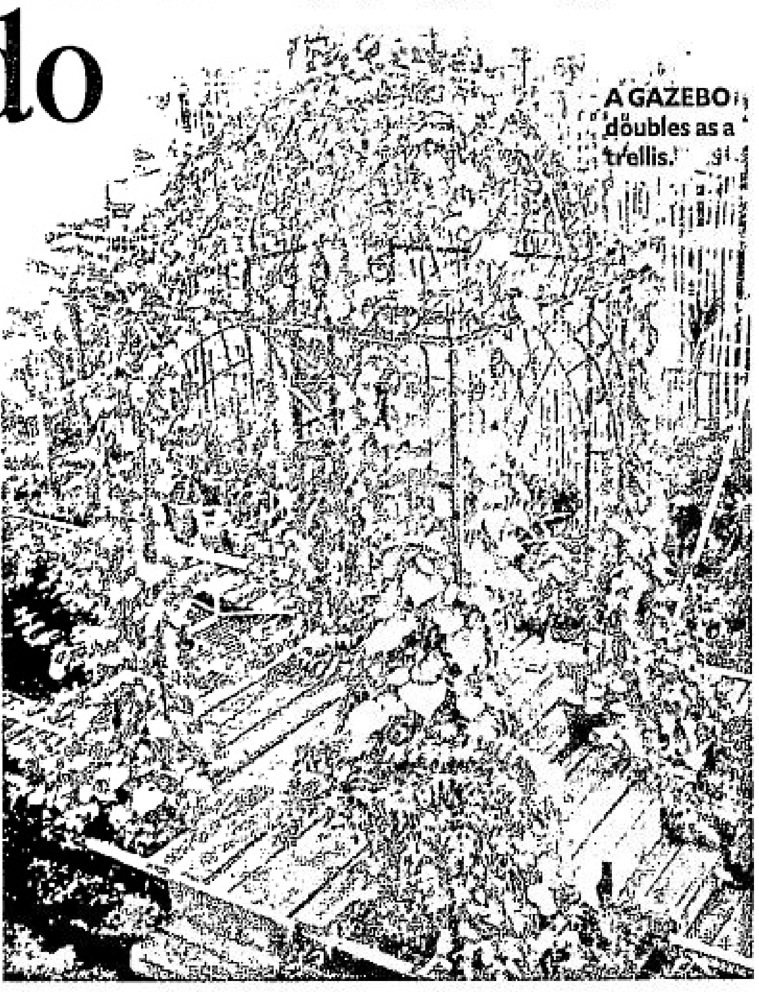
It was in the course of this project that young people became professionals in the field of construction.

"My neighbors are free to enter my house at will. Ours has been a special bond. I am lawyer, father, friend and benefactor to them, and in many ways, they are also that way to me," says Baltazar.

He adds that he's a Tondo man through and through, and proud of it.

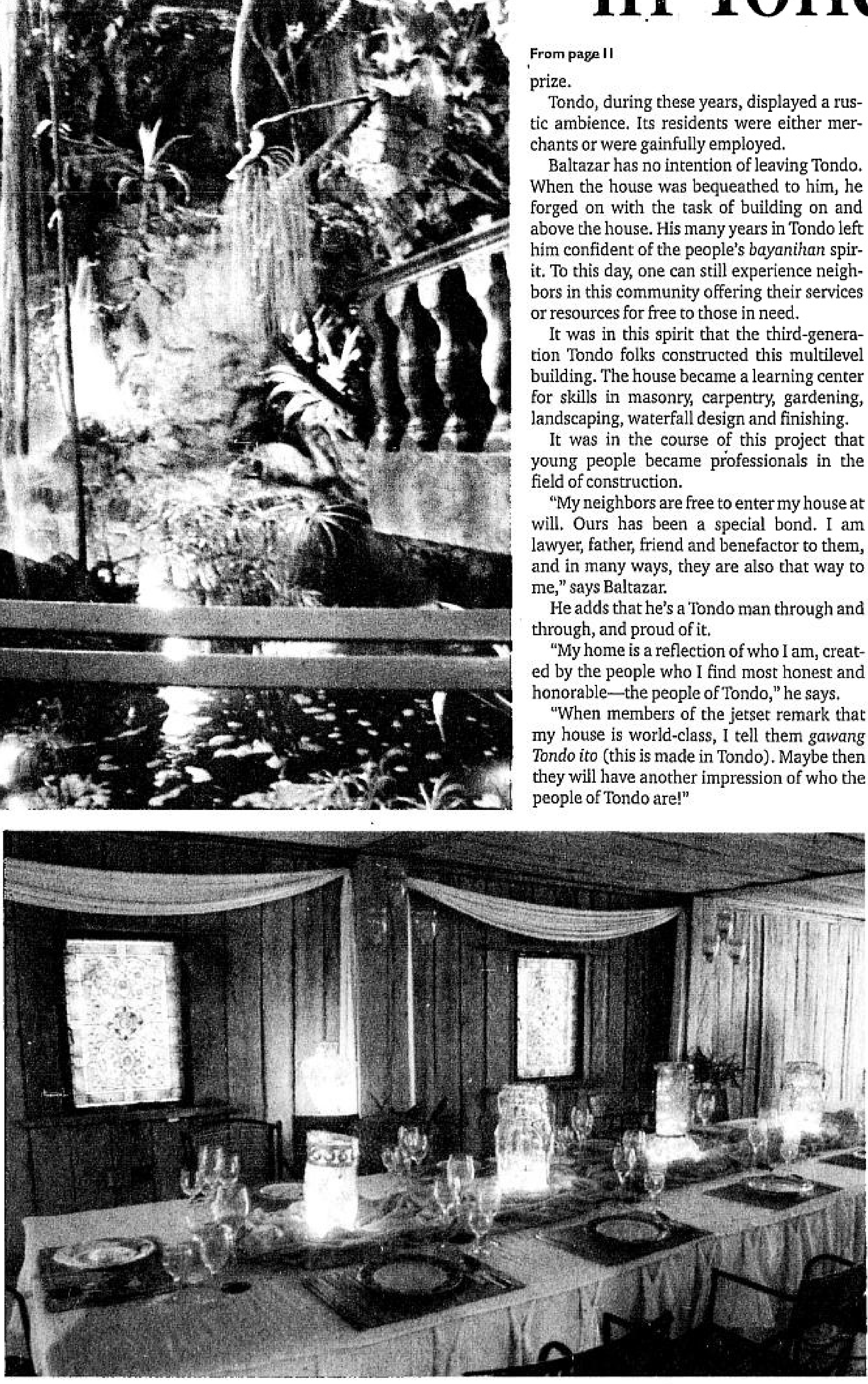
"My home is a reflection of who I am, created by the people who I find most honest and honorable—the people of Tondo," he says.

"When members of the jetset remark that my house is world-class, I tell them *gawang Tondo ito* (this is made in Tondo). Maybe then they will have another impression of who the people of Tondo are!"

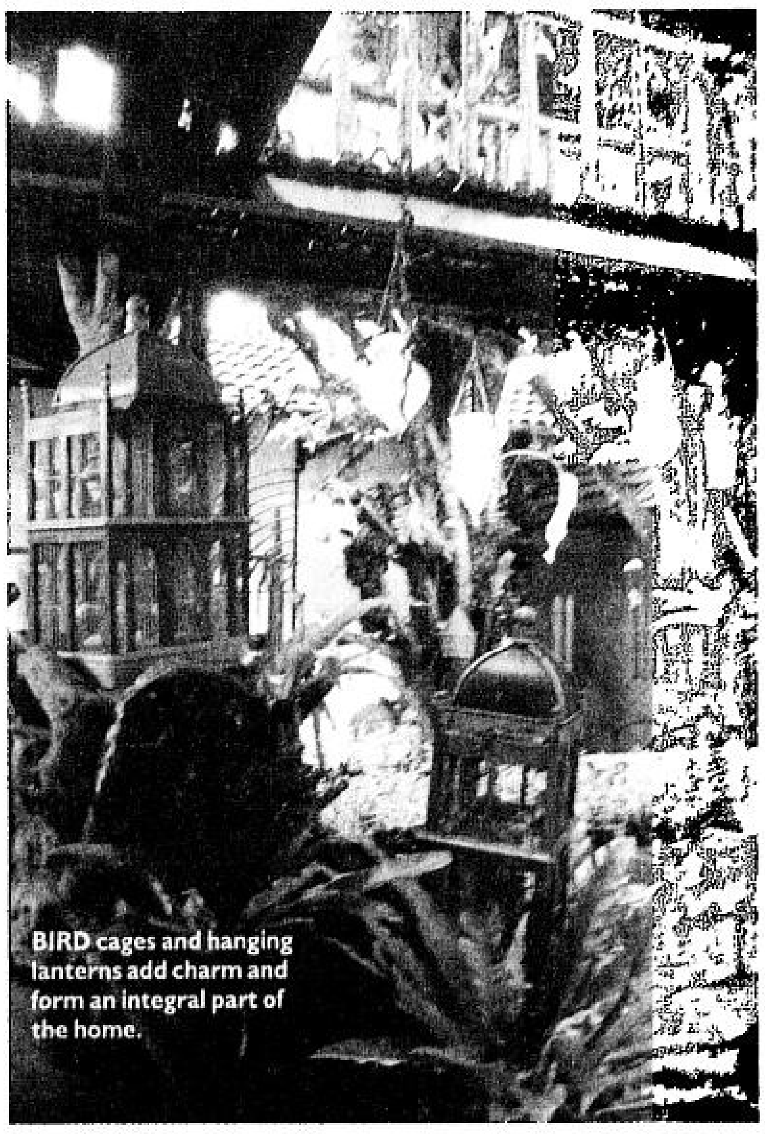


A GAZEBO doubles as a trellis.

WATERFALLS like the one above and a wide variety of flora and fauna are found in various parts of the compound.



THE DINING area reflects the genteel side of Tondo.



BIRD cages and hanging lanterns add charm and form an integral part of the home.

Portuguese ceramics, glass now in RP

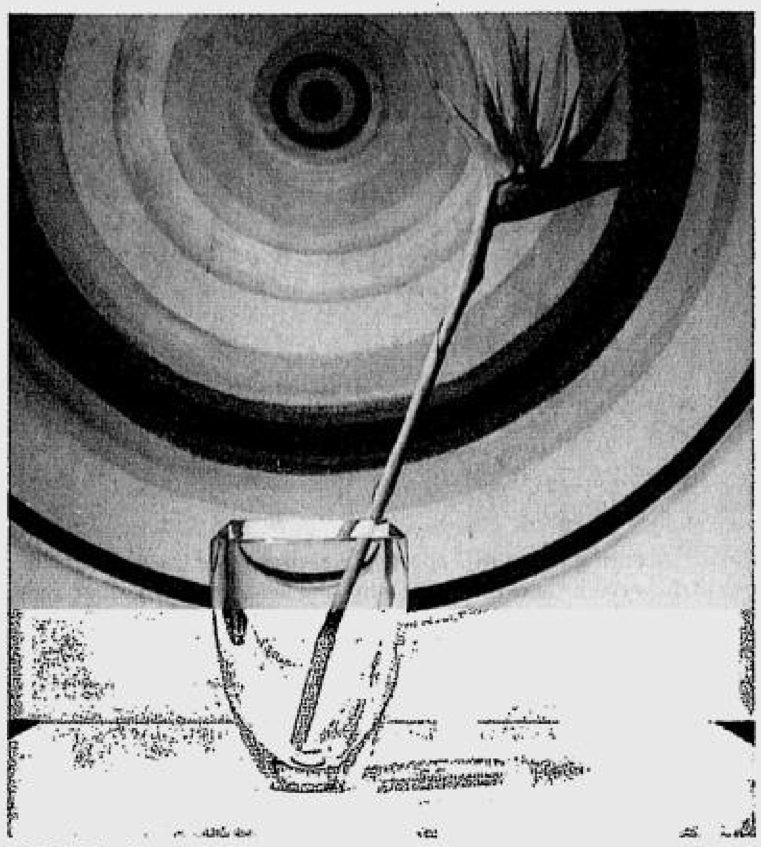
RUSTAN'S brings to the Philippines one of Portugal's most respected makers of ceramics and glassware, the Vista Alegre Atlantis Group.

The Vista Alegre ceramics making company was set up in 1824 by Jose Ferreira Pinto Basto, originally an importer of porcelain from China. On the other hand, Atlantis became known for producing some of the world's best handmade crystals.

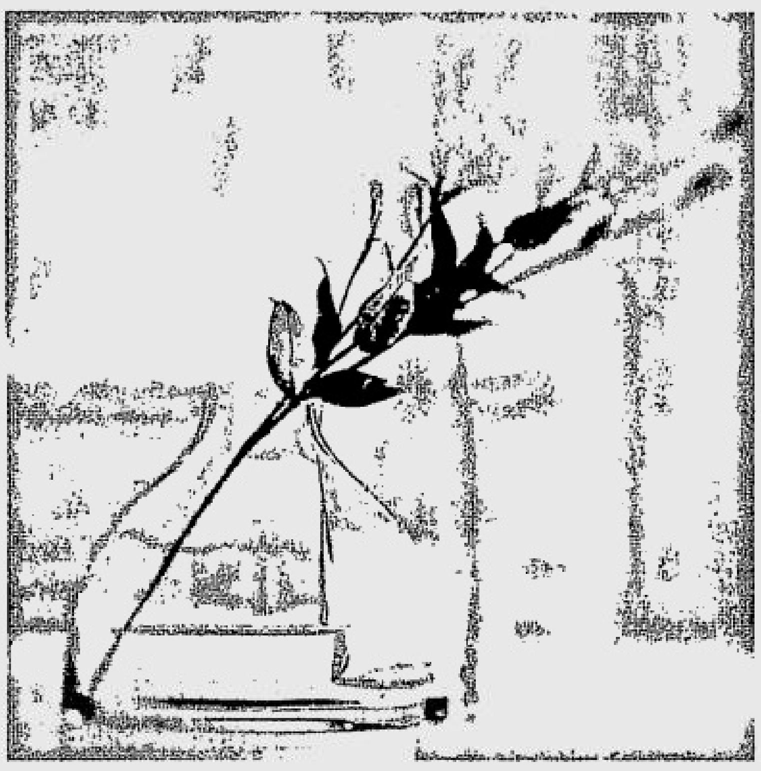
In 2001, the two prestigious companies merged and became the Vista Alegre Atlantis. The group has seven production sites, including one in Brazil, and three strategic business divisions: ceramics (includes porcelain, earthenware and stoneware), crystal and glass.

The group has a retail chain of 76 shops in Portugal. It has stores in Spain, Germany and Brazil.

Vista Alegre Atlantis is exclusively available in Rustan's Makati.

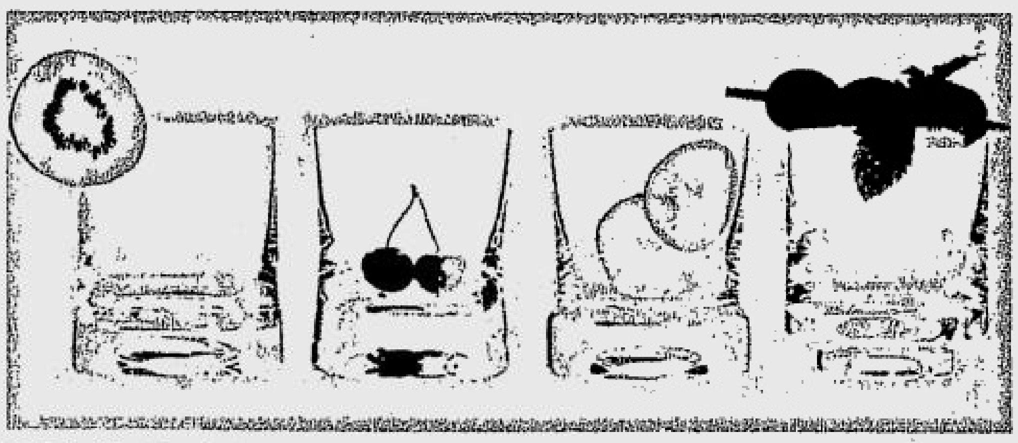


VASE Século



OVAL Alto and Oval Basso

NARRA Nacional with Lychee Inspiration



OLD Fashion Brotherhood

Real People. True Stories.

"Now great skin runs in the family – thanks to Imedeen!"

Cynthia Elazegui Sanchez,
41, HR Manager
Cristy Elazegui Puzon,
40, Airline Ticketing Supervisor

Like all sisters, they share secrets. Like the beauty secret that keeps them looking so young for their age.

"I learned of Imedeen thru my colleague," Cristy confides. "I immediately convinced Cynthia to try it." Pretty soon, both sisters were hooked, and for good reason. "I thought my sunspots and blemishes were there for good – but now they're completely gone," Cynthia shares. "My skin really improved. Feeling ko parang skin ng baby," declares Cristy. That's because only Imedeen helps nourish and strengthen the inner layer of the skin, resulting in more youthful, brighter and even skin tone.

"We're each other's best friends," Cynthia exclaims. 'But we both agree, ang best friend ng skin namin is Imedeen!"

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Ultrasound images of the skin structure: denser structure implies better support and ability to hold moisture

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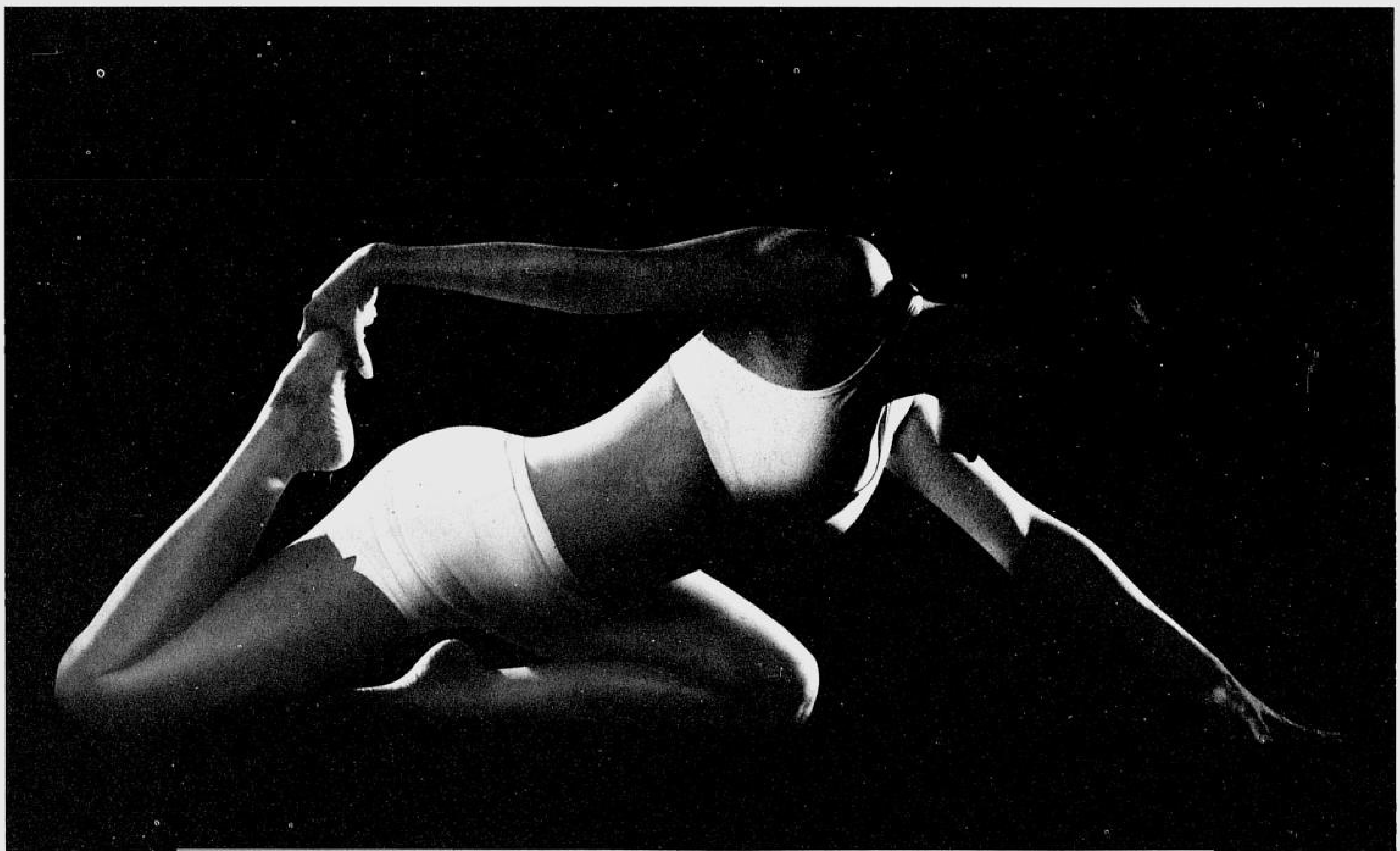

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‘Mila Drilon’ orchid

CHARITA Puentespina of Davao, with son Rex, president of the Philippine Orchid Society, launched a new orchid hybrid during the formal opening of the 8th Floriculture Congress Show at the sunken garden fronting Quezon City Hall. The show ends Nov. 16.

The hybrid, *Dendrobium Mila Drilon, is a cross between Den. Tomie's Concert* and *Den. Floreat Puentespina*. Named after the wife of Senate President Franklin Drilon, it has large attractive flowers—velvety fuschia bordering on violet with darker lip color—and balanced floral arrangement.

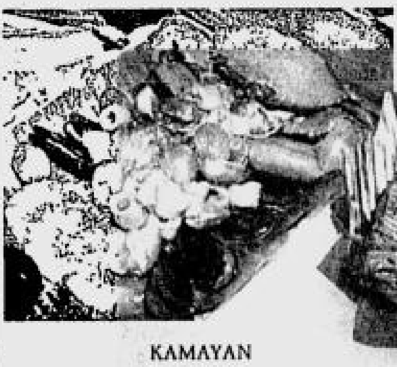
QC Mayor Sonny Belmonte, guest of honor during the show's opening, was presented the new hybrid by (from left) Cora Purificacion, overall show chair, Charita Puentespina and federation president Sally Luenberger.

PARTY HOSTING MADE PERFECT...

and easy

Food tripping, bar hopping, and Eating out will always have their place. But these days the hippest trend setters know that the in thing is to dine in. Nothing impresses more than a splendid evening of private entertainment. Holding an exclusive party at a venue of your choice can be a very intimate, refreshing, and fun experience for you and your guests. You can have a bash anywhere, at home, at the office or any place that's convenient or special to you. And how hard can it be to pull off? The truth is it won't be easy without help. We can't all be Martha Stewart (or afford her services) and be able to devote loads of time, money, and brain cells to make sure that every little detail is impeccable.

What if all you need is to make sure that your guests are well-fed and well-served so that you can be left to deal with the more entertaining parts of entertaining? Is it possible to be a good host even if you're busy, lazy, or just want to have fun? Well, now you can forget all the trouble and drudgery that comes with setting up your feast and let the event experts at Kamayan, Saisaki and Dads take care of all your food service needs. No more sweating and fretting. No more worrying whether your recipes will turn out alright, or if your maid will walk out in the middle of your shindig. Your friends and family will surely be satisfied by the delicious fare prepared for them by a team of professional chefs. You can choose from a selection of over a hundred dishes, from lechon to roast beef, salad to sushi. From appetizers to dessert, snacks to a smorgasbord, they've got you covered. It's all up to you if you don't want to bring out your own party trays and serving platters. The dishes, in big servings good for 10 people, can come ready to serve, and presented with flair. Large sushi and sashimi orders even arrive laid out on their very own miniature Japanese boats.



KAMAYAN
Yaman-Dagat

Seafood Combination

This coming Christmas season, you can sing “Hallelujah” if you happen to be the Christmas party organizer. This task you need not include in the rush during the holiday or even after. Impress your bosses, colleagues and clients with your party skills during regular office functions, conferences and most especially on those 11th hour dining affairs.

Ebi Tempura

So be the host with the most. It can be as easy as picking up the phone and calling your nearest Kamayan, Saisaki and Dads branch. If you order a total of at least P10,000.00 worth of food, you automatically get your very own serving crew who will lend a hand in setting everything up and even share some useful pointers on how to best serve your guests. They'll help show you where every dish is supposed to go and how every setting is supposed to look. With all this support and assistance it's almost as if you're one of the guests yourself. But it's still your party, and you call all the shots. Except this time you have expert helpers doing all the work while you take all the credit. So all you need to do is sit back, eat up and soak up all the compliments for your perfect social skills. And what could be more perfect than enjoying your own party?

Sushi & Sashimi Festival

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DADS Ham

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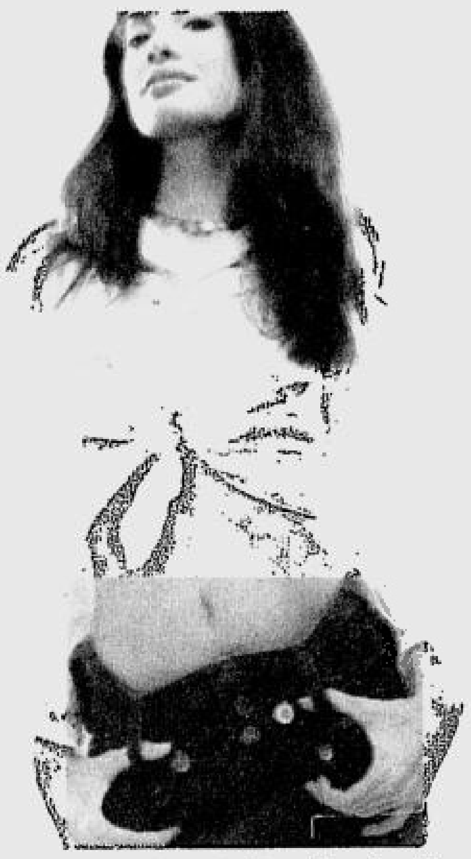
LIFESTYLE

BROWN floral tube top (P1,550) paired with brown capri pants (P2,250) and bag



CREAM long-sleeved shirt with embroidery (P1,450) matched with an olive green corduroy miniskirt (P1,750)

Confidence boosters for the holidays

RUSTAN'S U has three stylish international labels—Baby Phat, Hotkiss and Dollhouse—for those who want to boost their self-confidence this holiday season.

Bold, fun and sexy, Baby Phat is the realization of the vision of mogul Russell Simmons and his wife, cover girl, Kimora Lee, to merge music and fashion.

For women with spunk, the label has jeans with glittering rhinestones, denim separates, outerwear, accessories, lingerie and fur-free furs.

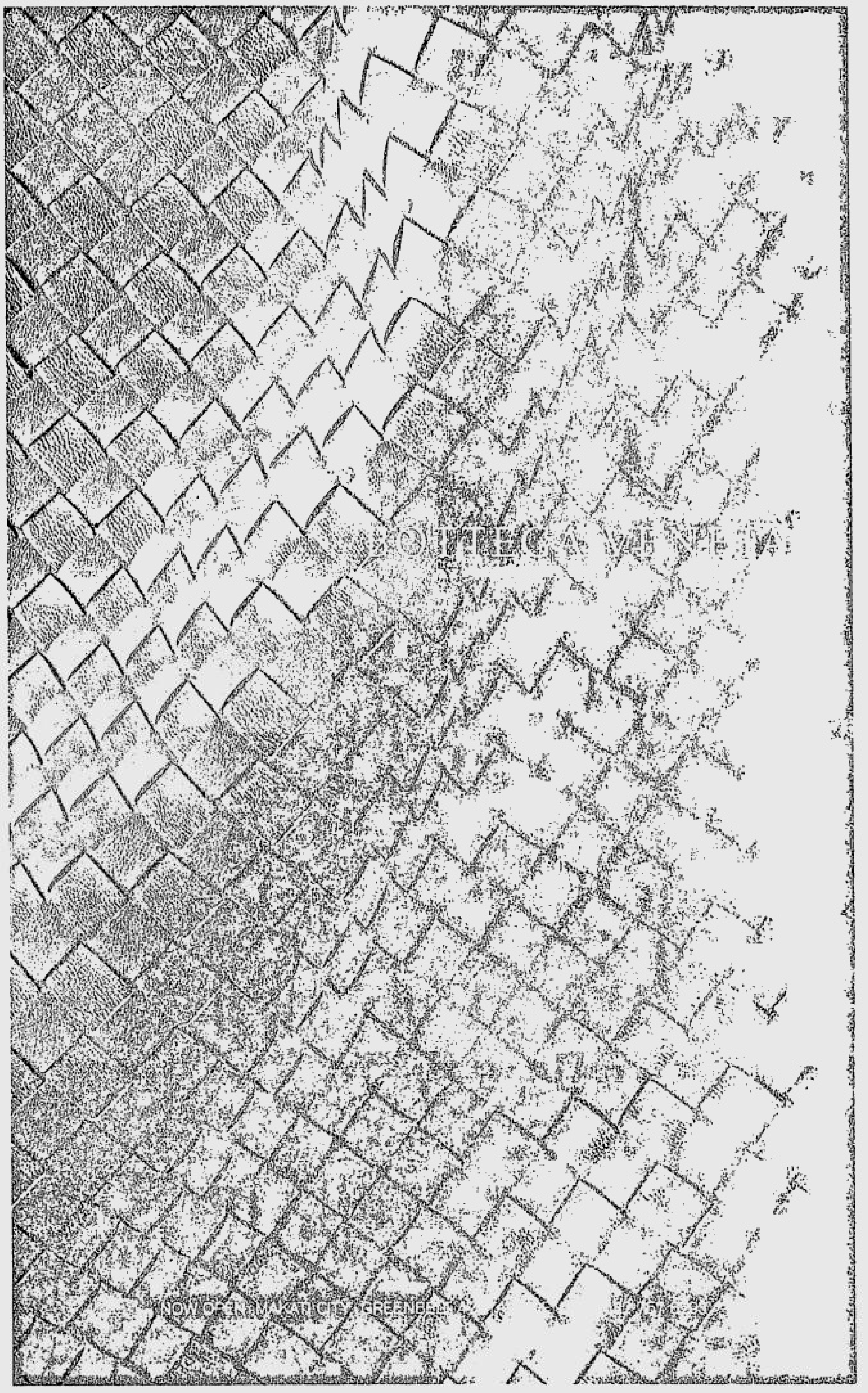
Launched in 1996, Hotkiss was founded by Moshe Tsabag and offers young and sexy pieces in fresh colors, fabric and styles resulting from a blend of experience and reliability, innovation and quality.

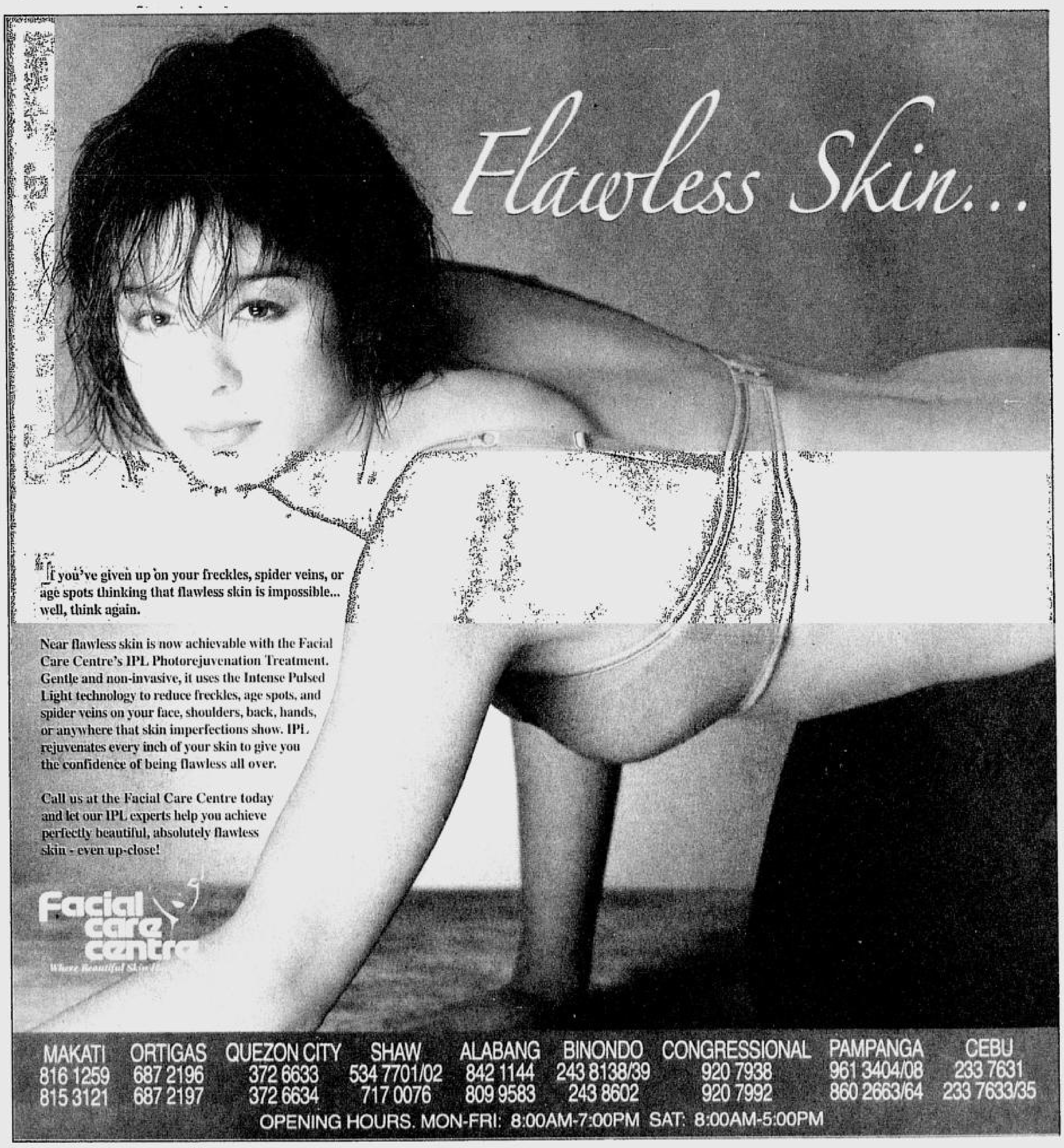
Originality is the battlecry of Dollhouse, which has become one of the leading youth-oriented brands in the market. Its designs celebrate the lifestyle of today's generation. Cool silhouettes and unique fabrics carry the voice and attitude of the youth.

Baby Phat, Hotkiss and Dollhouse are exclusively available on the U Floor of Rustan's Department Store.

BACK-BEADED white long-sleeved shirt (P1,750) and denim pants with scarf belt (P1,950)

WHITE sleeveless shirt with butterfly print and dark brown capri pants and bag





If you've given up on your freckles, spider veins, or age spots thinking that flawless skin is impossible... well, think again.

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CITIZENS of Humanity's Rigid Kelly jeans

GOLDIE jacket and Kate pants

INGRID jeans

STRETCH Brigitte jeans

Jeans designers create new line

DOES lightning strike twice? Jerome Dahan and Michael Glasser; creators of Seven jeans, are willing to bet it does.

The duo has started a new jeans line called Citizens of Humanity.

The new line will offer a clean approach to denim: a boot cut (known as the Kelly), flare (the Ingrid) and a trouser style (the Faye) in both stretch and non-stretch.

Also in the line is a slim cigarette-style jeans (the chic Brigitte) offered exclusively in stretch with a smart argyle design on the rear pockets.

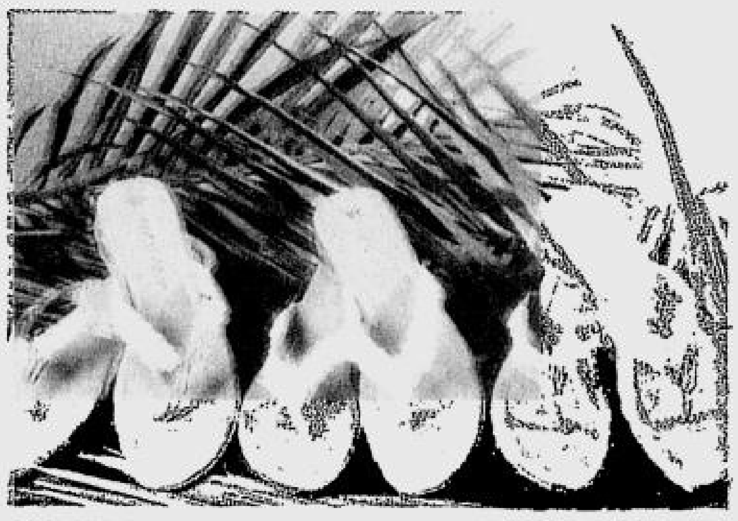
In addition to these fashion basics, each season will see a twist on your average denim—British racing jackets, updated cargo styles and sexy minis, to name a few.

The next several months will add racy date tops and knits, as well as a men's line offering both basics and fashion pieces.

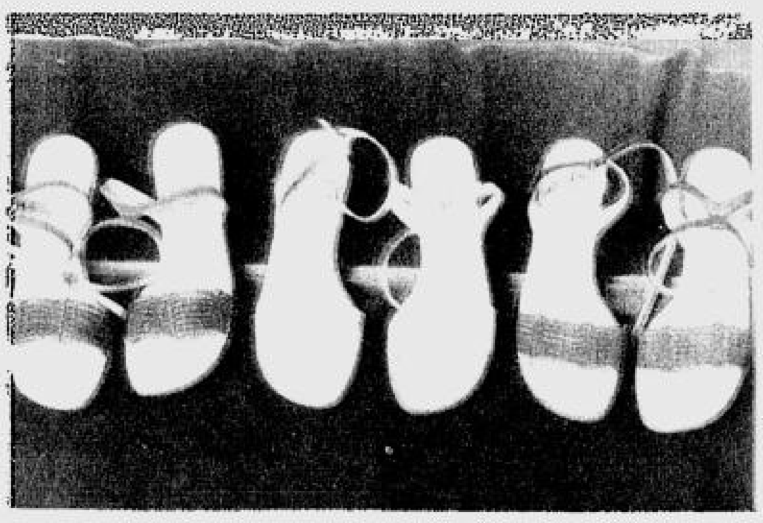
A portion of the sales of Citizen of Humanity jeans will be given to Conservation International.

Citizens of Humanity is available at Wish, Shangri-La Shopping Arcade, Ayala Avenue, Makati City.

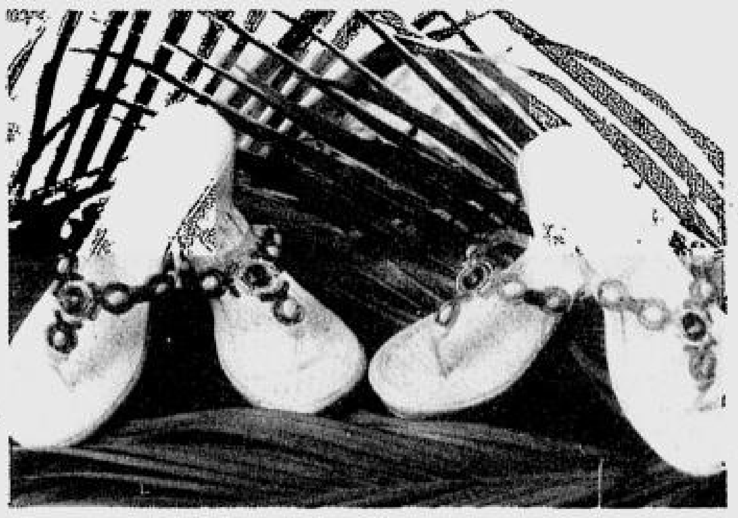
STRETCH Kelly jeans



LEATHER braided thongs in natural, white and apple green



BRAIDED ankle wraps and platform heels in blue, white and red



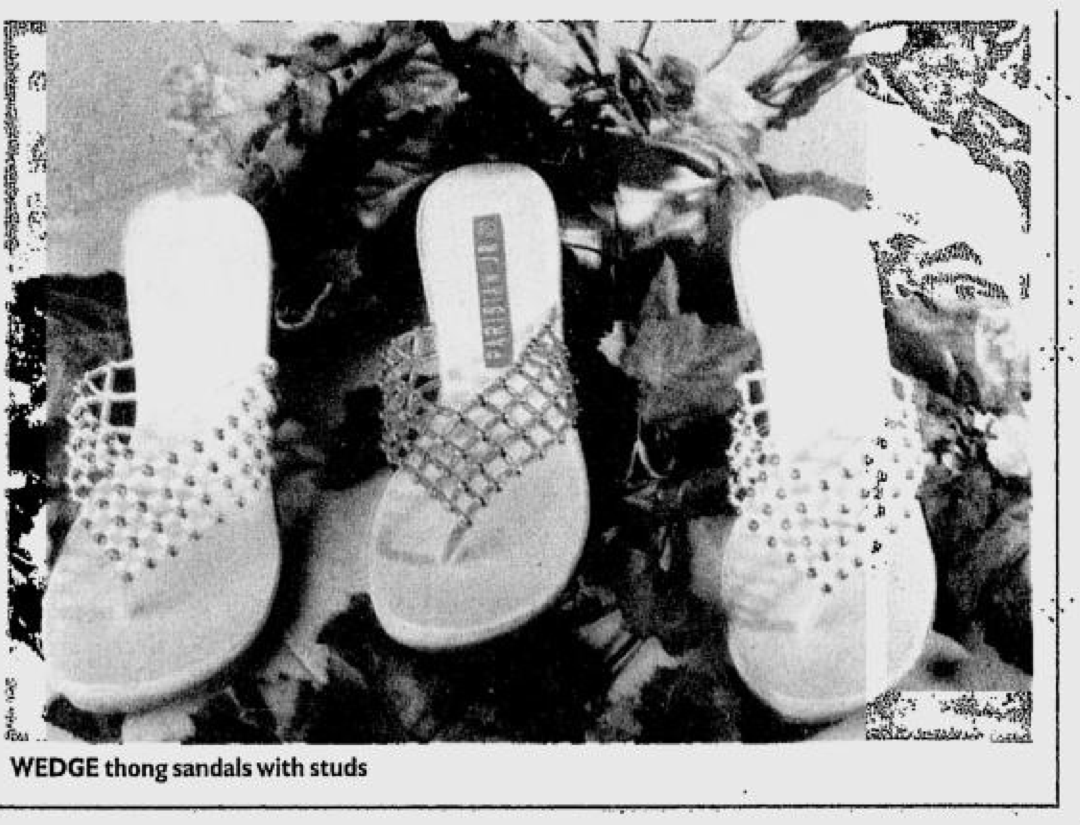
BEADS and braids sparkle in these thong sandals.

Braids as fashion complements

CHECKERED thong sandals with suede lining

STEP in style with braids and beads at SM. Exquisite embellishments shine, sparkle and shimmer in the prettiest and daintiest shoes! Braids, on the other hand, weave their magic to make fancy footwork.

A treasure trove of fashion possibilities, these are perfect complements to today's eclectic clothes with an edge. The Beads and Braids collection is available at the teens and ladies shoes departments of all SM stores.



WEDGE thong sandals with studs

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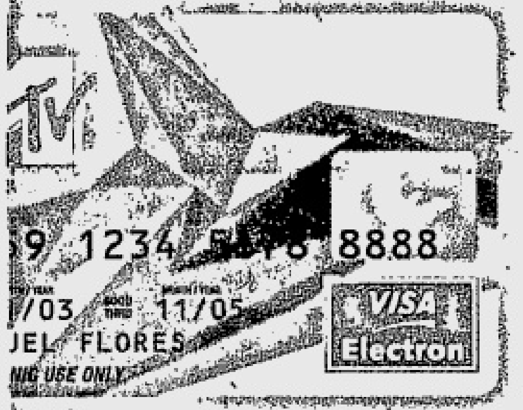
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*Terms and conditions apply. See flyer inserts for details.

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Improve your English

A TRAINING workshop for adults (20 years and above) who want to improve their command of English is offered by Tower Book House every Saturday. The workshop will teach participants the rudiments of speaking and writing English in everyday situations. Call 8154938, 8156925 or visit Windsor Tower, 163 Legaspi St., Legaspi Village, Makati City.

GOINGS ON

PROJECT. Brownies Unlimited and Cartwheel Foundation help preschool kids in Bukidnon. Every time you buy six pieces of brownies at Brownies Unlimited, P1 will be donated to the construction of a preschool building for indigenous children in Sitio Abel, Talakag, Bukidnon. The project is ongoing until Nov. 30. Call 6342516.

WORKSHOP. A workshop on "How to Tap the Creative Universe" to help you express your creativity will be held 7- 9 p.m. on Dec. 1, 3, 5, 8, 10, 12 at the In Touch Foundation Center, 48 Mckinley Road, Forbes Park, Makati. Facilitator is Jim Paredes, songwriter, performer, artist, teacher, writer and photographer. Call 4265375, 9290230, 8931893. E-mail Jim Paredes at writingonwater@hotmail.com.

FORUM. The Landmark Forum course on effectiveness in relating with people will be offered on Nov. 21, 22, 23 and 25. Call 8976800, (0917) 8218088.

WINE-TASTING. The "Grand Wine Experience 3" is slated on Nov. 22, 6 p.m., at the Rigodon Ballroom of Peninsula Manila. Call 8537421, 8319876, 5139676 to 77.

ARTS FEST. The Cultural Center of the Philippines presents "Rainbow Day at the CCP: A Culture and Arts Festival" on Nov. 15, 5 p.m. Choreographer-dancers Enrico Labayen and Myra Beltran are featured in a dance recital at 6:30 p.m. Call 8321125.

MUSICFEST. The San Agustin Museum stages the 5th San Agustin International Music Festival until today in Intramuros, Manila. Call 5274060, 5266793, 5266794.

SALE. Visit Metrobank Credit Cards' Shopping City at Le Pavillon in Metropolitan Park, Pasay City until Nov. 16. Get the best bargains on apparel, bags, holiday and home decor, leather goods, food, shoes, toys, jewelry, watches and sporting gear. All appliances are offered at 0 percent interest on installment.

BAZAAR. The 5th Angel Sent Bazaar will be held on Nov. 15 and 16, 9 a.m.-9 p.m., at the Lower Lobby of Edsa Shangri-La Hotel Mandaluyong. It will feature Christmas decor and accessories, arts and crafts, delicatessen, personal care products and branded fragrances, cosmetics, ready-to-wear and cosmetics from Rustan's Marketing Corp. Admission is free.

CONTEST. Casio Music Circle presents the "C-note Festival." Open to elementary and high school students and faculty members from Metro Manila and nearby provinces, the contest has two categories: keyboard playing (solo) and keyboard playing with vocalist (duo). Deadline for submission of application forms is on Nov. 28. Call 6877486 to 87, 6875867.

BAZAAR. Davao's Christmas bazaar is on Nov. 27, 28, 29 and 30, 10 a.m.-9 p.m., at the Davao Convention and Trade Center, Florentino Torres, Davao City. Call (082) 2223494.

CHRISTMAS JOB. Gioelli International Inc., a direct-seller company engaged in fashion jewelry and perfumes from France, is offering pre-Christmas jobs for housewives, students, out-of-school youth and employees of private companies and government agencies. Call 8103502, 8894725.

WORKSHOP. CFS Continental Technology is offering the following seminars this November: "Time Management" (Nov. 21, 9-12 nn), "Developing Excellent Business Communication Skills" (1-5 p.m.), "Telemarketing that Sells" (9-12 nn), "Prospecting and Creative Approach in Marketing" (1-5 p.m.). Call 8697960, 8232358 and 8234825.

ANNIVERSARY. Class '79 of Poveda Learning Center will celebrate its silver anniversary in the Poveda alumnae homecoming, "IT... Come Home," on Jan. 4, 2004 at Poveda Gym. Part of its activities is the 1st Poveda Alumnae Badminton Tournament on Nov. 23 at Speedcourts Inc. at Park Compound, Suha Street, Valle Verde I, Pasig City. Call 6714442, (0917) 6096253 or e-mail ginaroque@hotmail.com.

HOMECOMING. Class 1956 of Rizal High School in Pasig City will hold its 45th homecoming and reunion at Jade Palace on Dec. 14, 10 a.m. Call 6437288, 63111590, 8731317.

PROMO. The Bank of the Philippine Islands Express Payment System presents "EPS-Timezone Triple Treat" promo. BPI Express Teller cardholders get triple treats at Timezone every time they use their BPI Express Teller card.

SALE. A photo rummage sale dubbed "Meet and Swap Day-Photographers Tiangge" will be held on Dec. 6 at Veterans Federation of the Philippines compound, Arroceros, Ermita, Manila. Call 8435341, 813-7420.

RAFFLE. The UP Class '58 Inter-College Foundation's Fund a Scholar raffle draw will be held on Dec. 2, 5 p.m., at the Bahay ng Alumni, Diliman campus.

MIRIAM College president Dr. Patricia Licuanan joins women all over the world at the panel discussion on "Empowering Women in Asia: The Urgent Need for Higher Education." The event, which is part of a series on Asian Women Leaders, will be held on Nov. 20 in New York.

THE 95TH birthday celebration of Quintina Venzon Elicano was recently held at Kowloon House on West Avenue, QC. Seated, from left, are Aye Clemente, Rose de los Reyes, Elicano and Dr. Teruko Haga. Standing, from left, are Girlie Villareal, Tacing Villareal, Dr. Celia Anataio, Tranquilino Rene Elicano III, Jun Elicano, Yvonne Nite Elicano, Josie de Quiroz and Daisy Domingo.

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FAMOUS for its healing and astringent properties, aloe vera is effective against skin blemishes or acne.

Natural is always the best way to be

By Charlene Gonzalez-Muhlach
Contributor

NATURAL is always the best way to be, whether it's the way you act, the way you wear your makeup or the food you eat. Somehow, when we hear the words "all natural," it suggests purity or something unchanged.

Oftentimes, people ask me what beauty tips I have picked up through the years. Honestly, I have never given it much thought until now.

Before we came into this hi-tech world, life was simple. There must have been beauty secrets that our ancestors used to restore their youth. So I have developed the curiosity to find out about all-natural beauty tips and secrets.

Based on my own experience, I use products with the least

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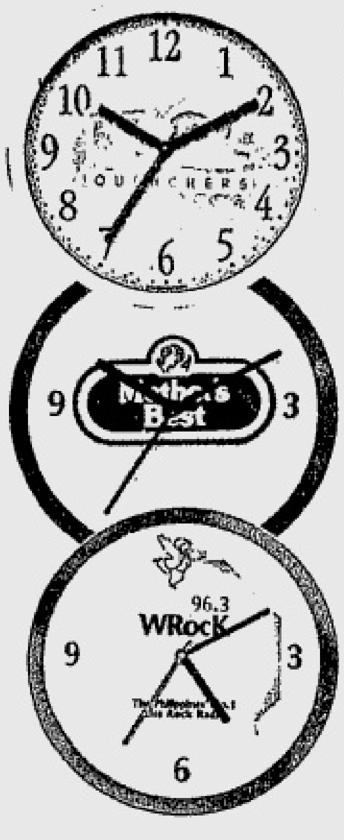

DIABETES and LIFESTYLE

Discovering the New You

Diabetes seems to rewrite life for most people. Self-care comes with a little shedding of the old you. Elaine, who used to food binge when stressed, now diligently follows a meal plan after being diagnosed with diabetes. Alan, also a diabetic, has abandoned the couch and regularly brisk-walks 30-45 minutes, three times a week.

What compels diabetics to be in control of their condition?
To stay as far away from the following complications as their physical, mental and emotional strength would allow them:

- Eye disease (can lead to loss of vision or even blindness)
- Kidney failure
- Heart disease
- Nerve damage (may cause a loss of feeling or pain in the hands, feet, legs, or other parts of the body)
- Stroke

Diabetes is a high maintenance condition. According to Dr. Teresa Plata Que, Vice President of the Philippine Diabetes Association, the pillars of diabetes management are home glucose monitoring, diet, exercise, medication and patient education. Indeed, self-care is a huge responsibility.

Self-care is self -control as it is self-discovery.

Blood Sugar Monitoring: A Test of Discipline

Regular monitoring of your blood sugar level is necessary to know how your food intake, exercise, stress and medication affect your glucose level.

The results are used to make adjustments in insulin, diet or activity. There is the Hemoglobin A1c test which measures your blood sugar control over the last 3 months.

Then there is the finger-stick test you can do on your own using a blood glucose meter. It measures your blood sugar at the time you test.

A Change in Diet: A Change of Heart

With the help of her doctor and a dietician, Elaine understood the value of sticking to her meal plan. A meal plan shows you what to eat and how much of it you can have in a day. Little by little she appreciated the following principles:

- The more carbohydrates you eat, the higher your blood sugar gets.
- If you go beyond the amount of food recommended in your meal plan, your blood sugar goes up.
- Calories, too, affect your blood sugar level so it is important to count your caloric intake.
- Eating small meals, spaced several hours apart, can also help maintain your glucose levels.

Moreover, Dr. Que shares that complex carbohydrates are preferred over simple carbohydrates. Carbohydrates provide energy and sources of which are whole grains, fruits and vegetables. She also recommends food that are high in fiber, low in fat and more of polyunsaturated and mono-unsaturated fats. The diet must also be in proportion with the intake of protein and other fats.

Medication: Cures Delinquency

Realizing that taking the prescribed medicine for diabetes is key to controlling it for life, there is no room to make lame excuses for not sticking to it.

Living with Diabetes and the New You

Diabetes is life altering. However, the changes do not only affect your activities. The changes that are equally important are those you make in yourself. Living with diabetes and learning more about it leads to discovering a better you — more determined, focused, responsible and yes, a healthier you!

To help you stay healthy is Glucerna SR! Glucerna SR is a convenient low-calorie meal or snack replacement for diabetics complete with all essential vitamins and minerals. SR stands for slow release carbohydrate that results in a lower blood glucose level. The fat formulation is high in Monounsaturated Fatty Acids that help keep lipid levels in check and provide other benefits for cardiac health. It is also lactose-free and gluten-free with soluble fiber content that is healthy for the gut. Glucerna SR is available in delicious buttery caramel vanilla flavor.

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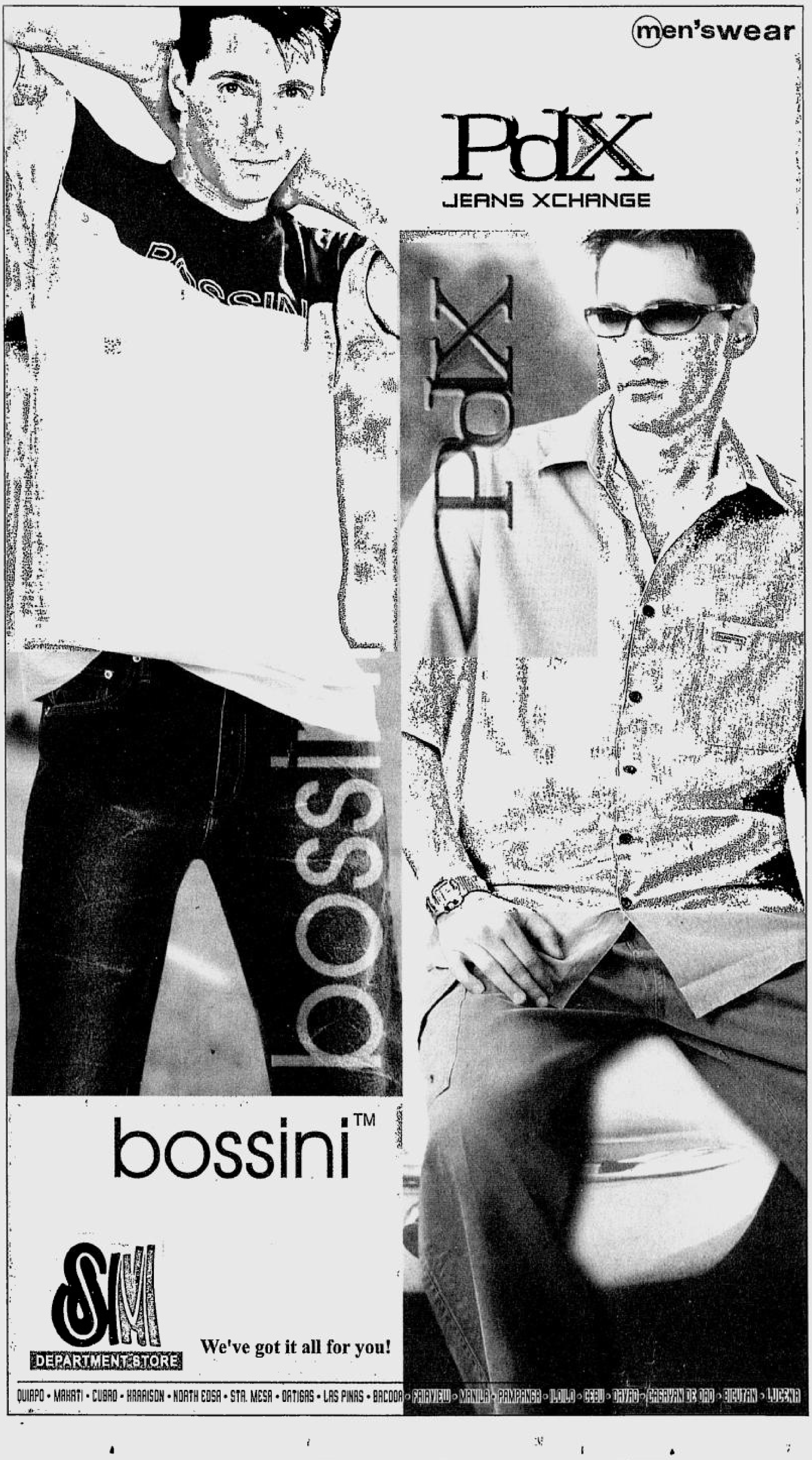

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Natural is always the best way to be

Milk, avocado, honey and aloe vera hold the deepest beauty secrets

From page K1

amount of chemicals because my skin is absolutely sensitive. When we buy beauty products, we don't know what ingredients were used in the concoction.

A simple reminder to all—please keep in mind that all skin types are different, therefore products may cause different reactions. Do a spot test on your wrist and the inside of your elbow to see if your skin will have any reaction to the ingredients. If you are allergic to any of the ingredients, don't use the product.

This will be a lot of fun to do not only for women but for men as well. So have fun, explore and enjoy.

Milk compress

Milk is one of my favorite ingredients. Occasionally, I use a milk compress when my skin feels dry. Milk is a great beauty product because it contains a lot of nutrients. It cleanses and moisturizes the skin.

You girls would be pleased to know that milk can act as a skin lightener as well, due to the milk's content of lactic acid which is a natural ingredient.

All you have to do is mix ½ c cold water and ½ c of cold evaporated milk. You may add ice to help keep the pores closed and tight.

Dip a face towel into the mixture. Place face towel over your face, but make sure that you'll be able to breathe, of course. Leave on your face for 10-15 minutes.

When you're finished, make sure that you rinse off thoroughly with water. Dr. Sylvia Huang personally gave this mixture to me.

Avocado

The good thing about avocado is that it can be used in your hair aside from your face. Avocado is rich in Vitamins A, B, D and E and has natural oils to help hydrate the skin and hair.

For the face, peel and mash an avocado with a fork, disregarding the seed or pit. Apply it to the face and wash off with warm water after a few minutes.

RIPE banana for soft, smooth skin

For the hair, massage the mashed creamy insides of an avocado into your clean, dry hair and leave for 15-20 minutes. Rinse off thoroughly with water.

Honey

Honey seals moisture in your skin. It makes a great skin cleanser, taking away dirt and grime from the surface of your skin.

Honey kills germs by drawing water out of the bacteria. Inhibine, an enzyme found in honey, converts glucose and oxygen to hydrogen peroxide. Hydrogen peroxide is considered to be a disinfectant.

Honey also contains Vitamins A, B, C, D and E.

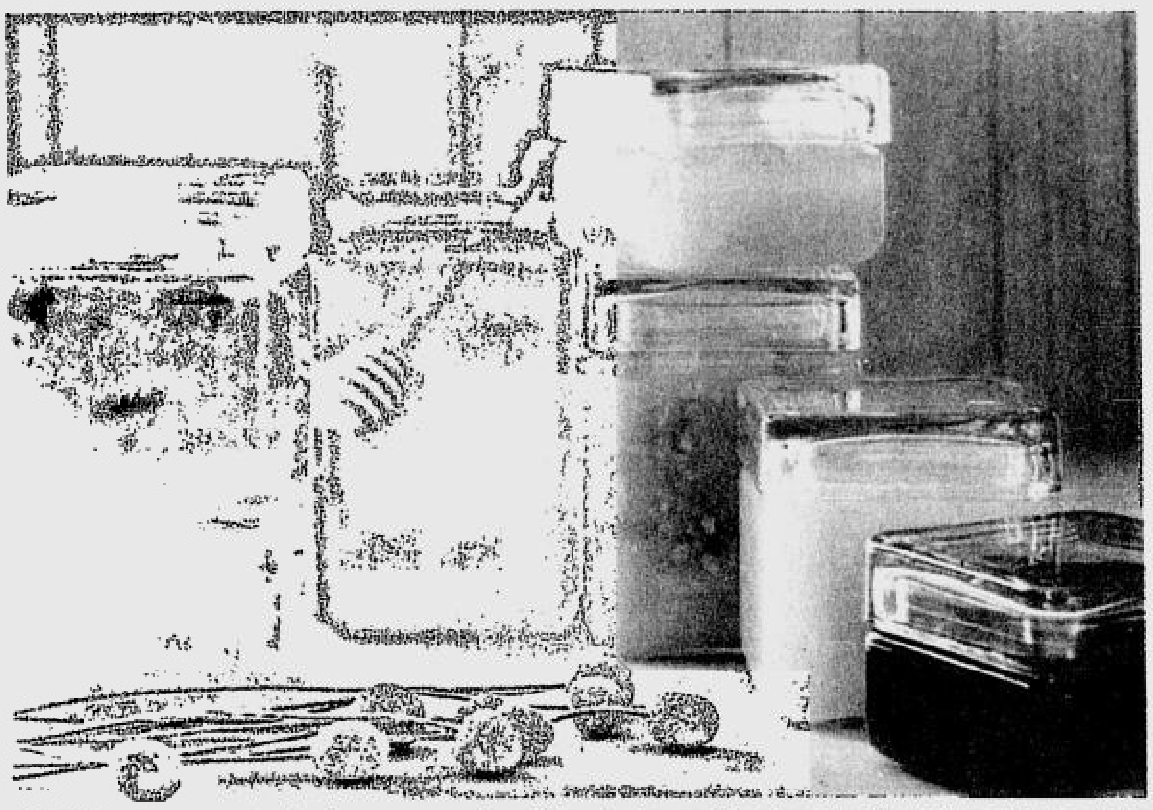
You may use honey on your face as well as your body. All you have to do is apply it to your skin for about 10 minutes and rinse it off thoroughly with water later.

After treatment, aside from smelling saccharinely sweet, your skin will feel a bit tighter, smoother and hydrated.

Honey and banana

You may also add a mashed ripe banana to the honey. Make sure that the banana is not over-ripe. Banana is rich in potassium, calcium and phosphorous; it leaves the skin soft and smooth after application.

For the honey and banana mixture, all you have to do is combine the mashed banana with 1 tbsp of honey. Apply it to your face, avoiding the eye area. Leave for 10 minutes and rinse off with plenty of water.



HONEY makes a great skin cleanser, removing dirt and grime and leaving your skin tighter and smoother.

Aloe vera

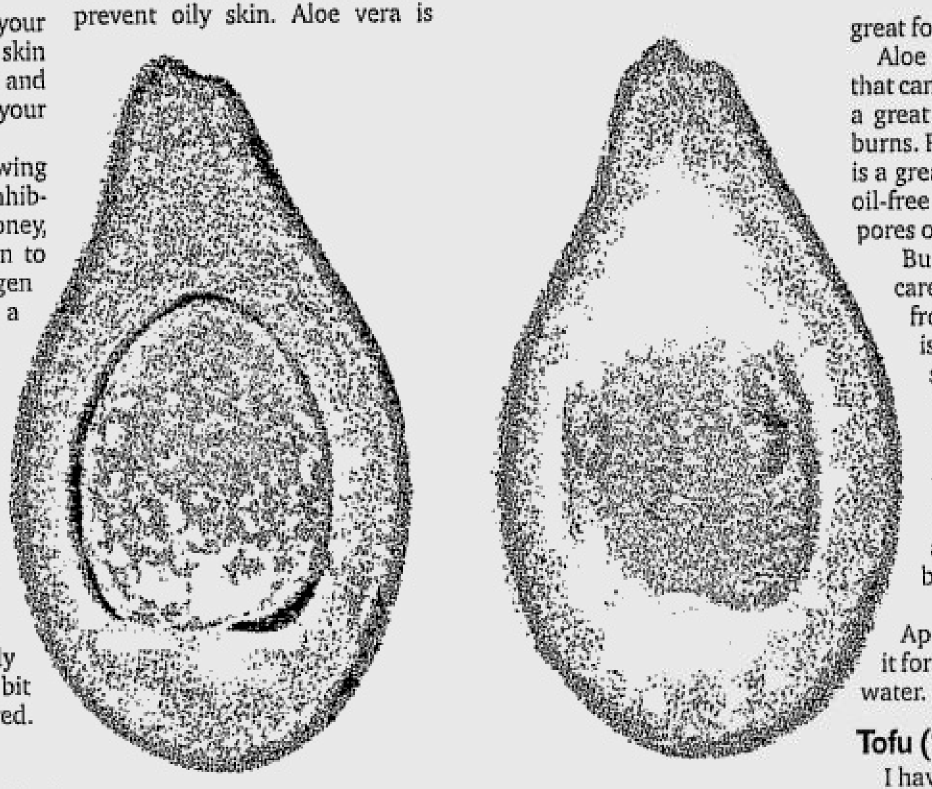
Aloe vera is known for its miraculous healing qualities. Its raw form acts as an astringent (when used externally) to help prevent oily skin. Aloe vera is great for skin blemishes or acne.

Aloe vera is rich in minerals that can nourish the skin. It is also a great remedy in soothing skin burns. For people with oily skin, it is a great moisturizer because it's oil-free and will not clog the pores of the face.

But you have to be extremely careful when extracting liquid from the plant. Aloin, which is found just below the leaf surface, can be a skin irritant. Extract only the clear pulp and totally avoid the yellowish liquid.

Also, pour boiling distilled water over the pulp and allow it to cool down before use.

Extract ¼ c of aloe vera. Apply to your face and leave it for 15 minutes. Rinse off with water.



AVOCADO can be used on your face and hair, as it is rich in vitamins and natural oils that help in hydration.

Tofu ('taho')

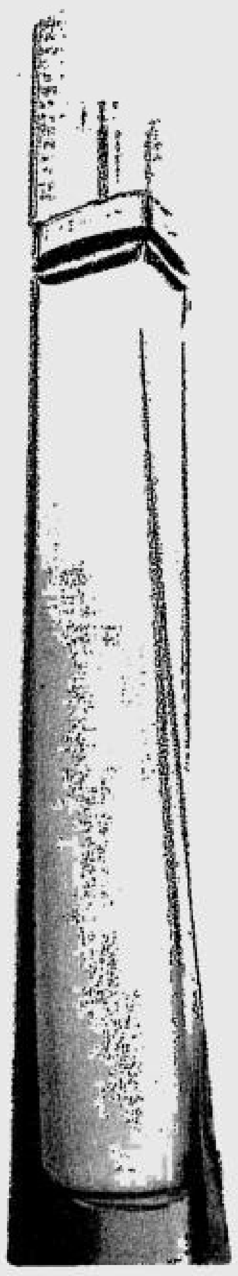
I have always found this ingredient most interesting. Now who would believe that tofu or *taho* can be used on your face? I guarantee that after this, you'll look at every vendor of *taho* not just as someone selling nutritious food but someone who literally holds a beauty secret.

Tofu, in fact, was found to be one of the traditional Japanese beauty secrets. Apparently, tofu helps soothe the skin and checks acne.

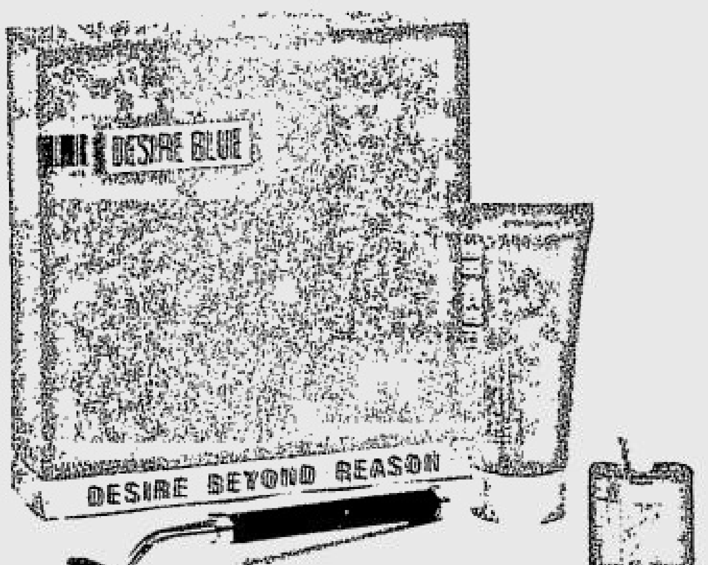
All you have to do is mix 2 tbsp of rice flour and 2 tbsp of *taho* to create your tofu mask. Place on your cleansed face and relax until the mask is dry to the touch. Wash off thoroughly with lots of water.

I hope that some of these ingredients will be able to help you attain natural beauty. These are just a few of a thousand other natural ingredients that you may to use and explore. This should help polish your physical state. But always remember what Deepak Chopra says, "The mind and body are like parallel universes." So, if you feel good, you will always look good as well.

Scents and sensibilities

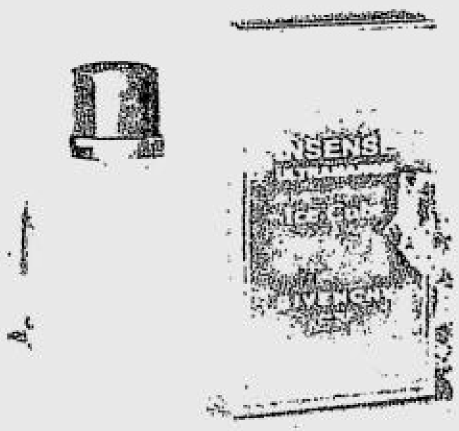


VERY Irresistible Givenchy draws inspiration for its floral notes from Audrey Hepburn. Complementing the innocence of the base are the sex appeal of star anise and verbena leaves, complementing the allure of Givenchy's It girl, Liv Tyler. Exclusively distributed by Rustan Marketing Corporation, it is available in all leading department stores nationwide.



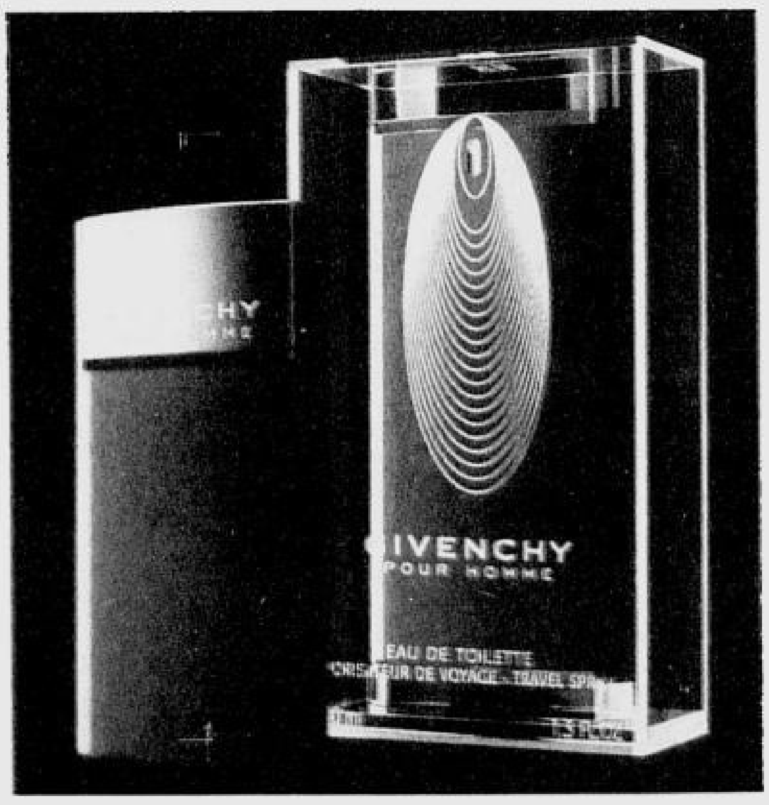
ALFRED Dunhill's Desire Blue fulfills many men's wish to be closer to the ocean. The masculine fragrance's notes start with the fresh scents of bergamot and lotus leaves, which are trailed by smooth orange flower and rosewood, followed by amber crystals and rich musk. Available in all leading department stores nationwide.

AVON'S Passion Dance for Him Eau de Toilette Spray is a concoction of warm woods and smooth musk, while Passion Dance for Her Eau de Toilette is a fusion of black rose and patchouli. Available in Avon boutiques in Glorietta, SM Megamall, SM Southmall and Ali Mall.



GIVENCHY'S Insense Ultramarine Ice Cube contains the fresh notes of bergamot, cardamom, clove and cedar. Combining frozen mint and the gin effect, it gives a man a cooling moment.

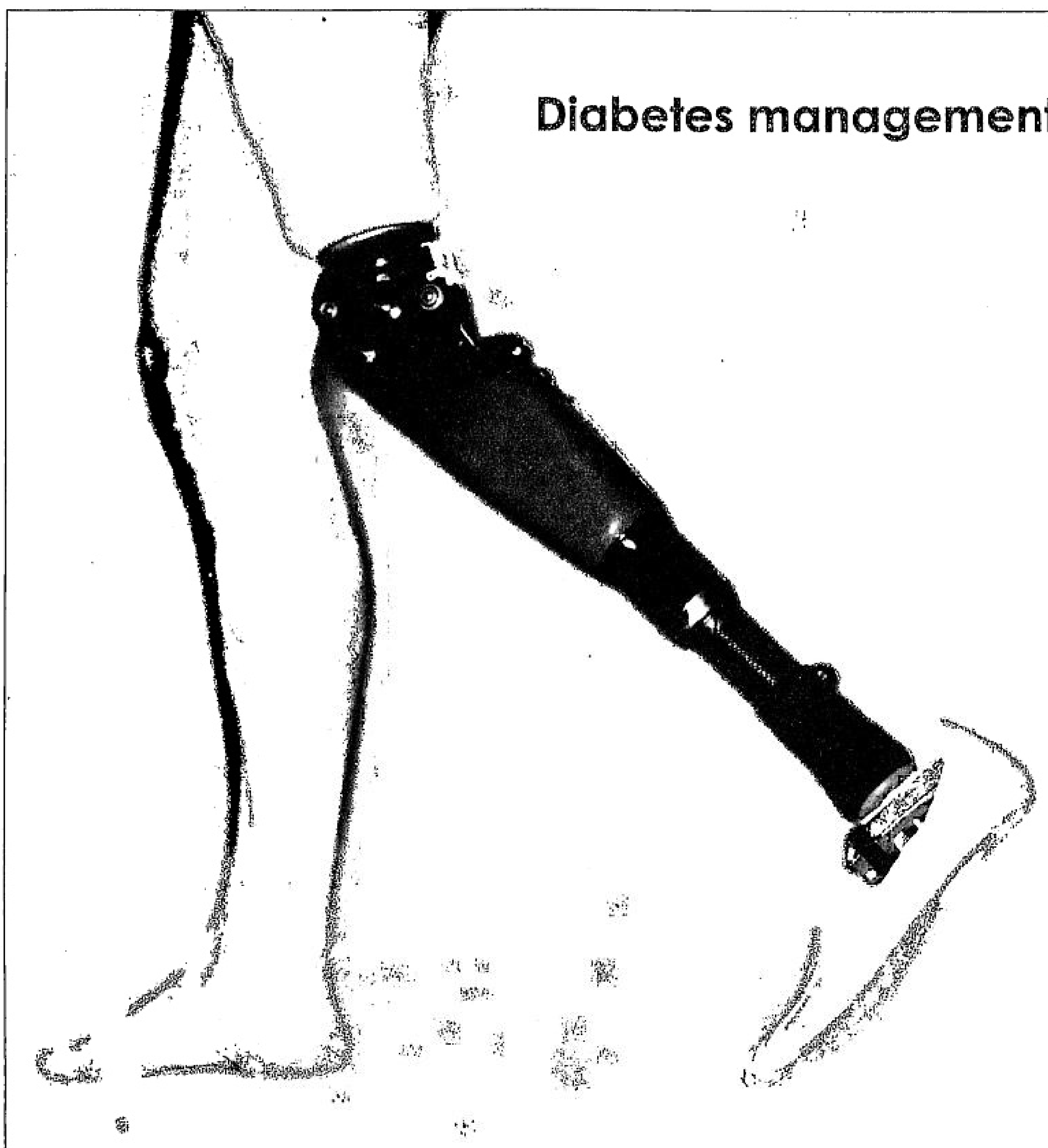
GUCCI Eau de Parfum II is a floral-fruity scent with a distinctive musk base. Mandarin, bitter orange and black currant deliver natural radiance and sparkle. A fusion of violet and blackberry brings sensuality to the composition. A musky mix of fresh jasmine, heliotrope and cedar wood conveys sophistication and refinement.



GIVENCHY Pour Homme Travel Spray consists of woody davana, citrus, green herbs and balms. Exclusively distributed by Rustan Marketing Corporation and available in all leading department stores nationwide.

212
MEN
HERRERA
NEW YORK
White

CAROLINA Herrera's 212 White Limited Edition collection offers tangerine top-notes, pepper spice, jasmine floral middle-notes, benzoin and sandalwood. This fragrance is captured in a frosted capsule bottle encased in platinum.



Diabetes management is not a walk in the park.

Uncontrolled blood sugar can lead to debilitating or severely damaging complications such as heart disease, blindness, kidney disease and amputations.

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Small steps can have huge payoffs. Making Glucerna SR a part of your diet and exercise regimens can give you better glycemic control and improved quality of life.

Glucerna SR is a clinically-proven meal or snack replacement with the Slow Release carbohydrate system that helps keep blood sugar levels under control. Have a glass of Glucerna SR everyday.

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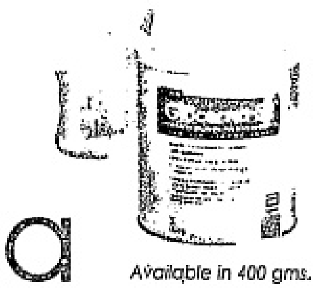

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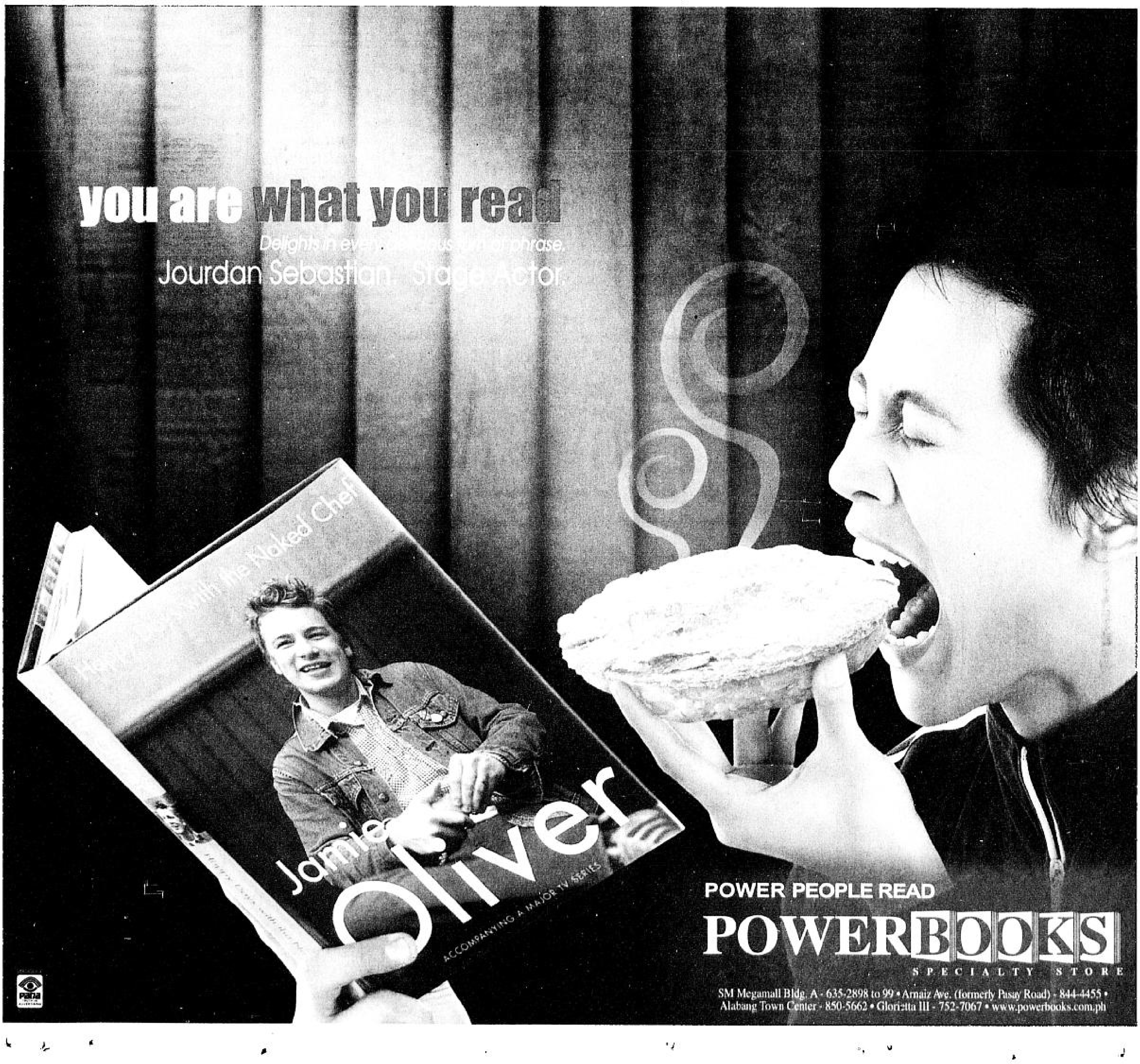
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Skin-care lines with a cult following

MAKEOVER 911

Kinny Salas

What's so interesting about these three hot products is that they were invented by men

THIS month every year, there is a surge of new cosmetics products introduced to the market.

Among the latest names are SekkiSei Whitening Line at Essences Rustan's, and the much-awaited Avon Line and Wrinkle Corrector.

What I will write about today, however, are skin-care brands that need no introduction. I've heard of them way before they became available in the Philippines, as fanatics would often beg acquaintances to buy for them when they travel abroad.

The shocker? They are invented by men.

Crème de La Mer, 1 oz (P5,500) and 2 oz (P9,000)—For normal to very dry sensitive skin, especially those with scars and pigmentation.

This treatment was invented by aerospace physicist (or rocket scientist) Max Huber after he suffered third-degree burns during an explosion from an experiment gone wrong.

Dermatologists said nothing could be done about his burns, but Huber would not accept this. He set out to gather kelp, fermented it in his garage and used light and sound therapy.

Huber launched Crème de la Mer in 1965. He reemerged with smooth scarless skin, and his secret recipe was passed on to his daughter.

The current manufacturers have kept to Huber's eccentric, almost superstitious way of brewing the cream. Thus, kelp is harvested only at certain lunar months, only glass packaging is used and bottles are hand-filled, and every concentrate of cream takes three months to finish, as natural fermentation takes that long.

Now that it's here, try it on yourself. I have heard testimonials from people I know about scars, pigmentation and wrinkles disappearing after using this cream, leaving skin hydrated and soft as a baby's bottom.

Obagi Skincare System, (P17,000, set card; P16,000 cash)—For acne-scarred, wrinkled, freckled, hyper-pigmented and other extreme skin conditions.

Obagi has over 3,000 clients now at the Belo Medical Clinic alone, ranging from 14-80 years old.

This is my fallback beauty product when my acne-prone skin breaks out from too much experimenting with many anti-aging creams. I am, in effect, Obagi's prodigal daughter who keeps running back to it for healing after every beauty disaster.

The five-step program for day and night treatment dries up pimples, bleaches scars, shrinks pores and firms the skin. Obagi fades my tan the fastest after a beach trip.

It cleans beneath the surface, too, so even when the cream runs out, you will enjoy clear glowing skin for quite some time, giving you the confidence to face the world even without makeup.

Shu Uemura Cleansing Beauty oil premium A/O (anti-oxidant), (150 ml, P2,000; 450ml, P4,250)—the latest addition to cult beauty products in the Philippines.

Shu Uemura actually came up with this product as early as the '60s, but it only came on strong in our shores last year.

We've been told all our lives that oil will clog our pores and mess up our skin. Well, the introduction of Shu cleansing oil has revolutionized skin care.

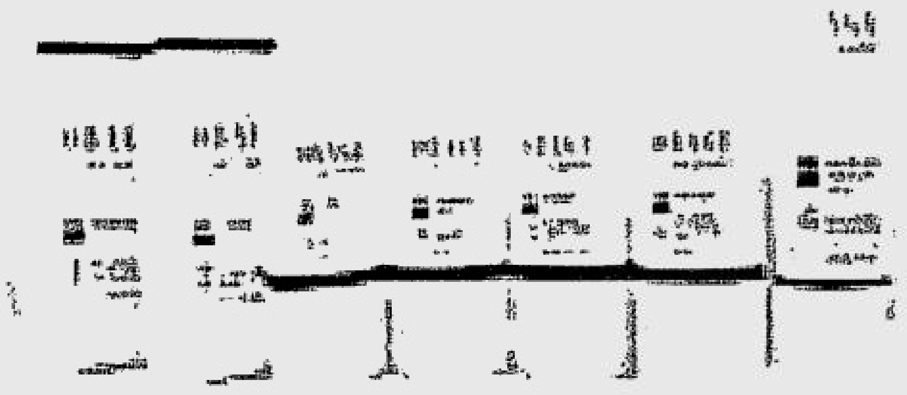
Here's a formula with green tea and herbs that removes even the most waterproof makeup. While definitely more expensive than regular cleansing oils, it has nevertheless been flying off the shelves.

This is also the best-smelling cleansing oil in the Shu line, and is very popular with those who love their beta G line and those who suffer from drier skin during the colder months.

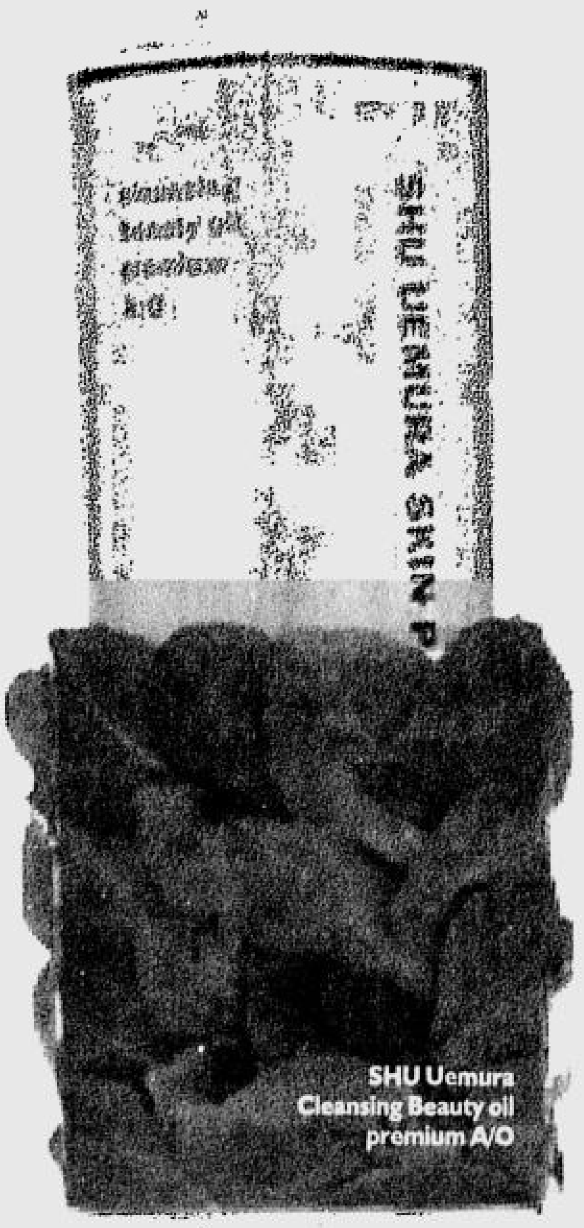
The cleansing oil is a one-step makeup remover that exfoliates and brightens your skin anytime.

La Mer and Shu Uemura available are at Rustan's, Sekki Sei at Essences, and Obagi at any Belo medical center. Call 8177178.

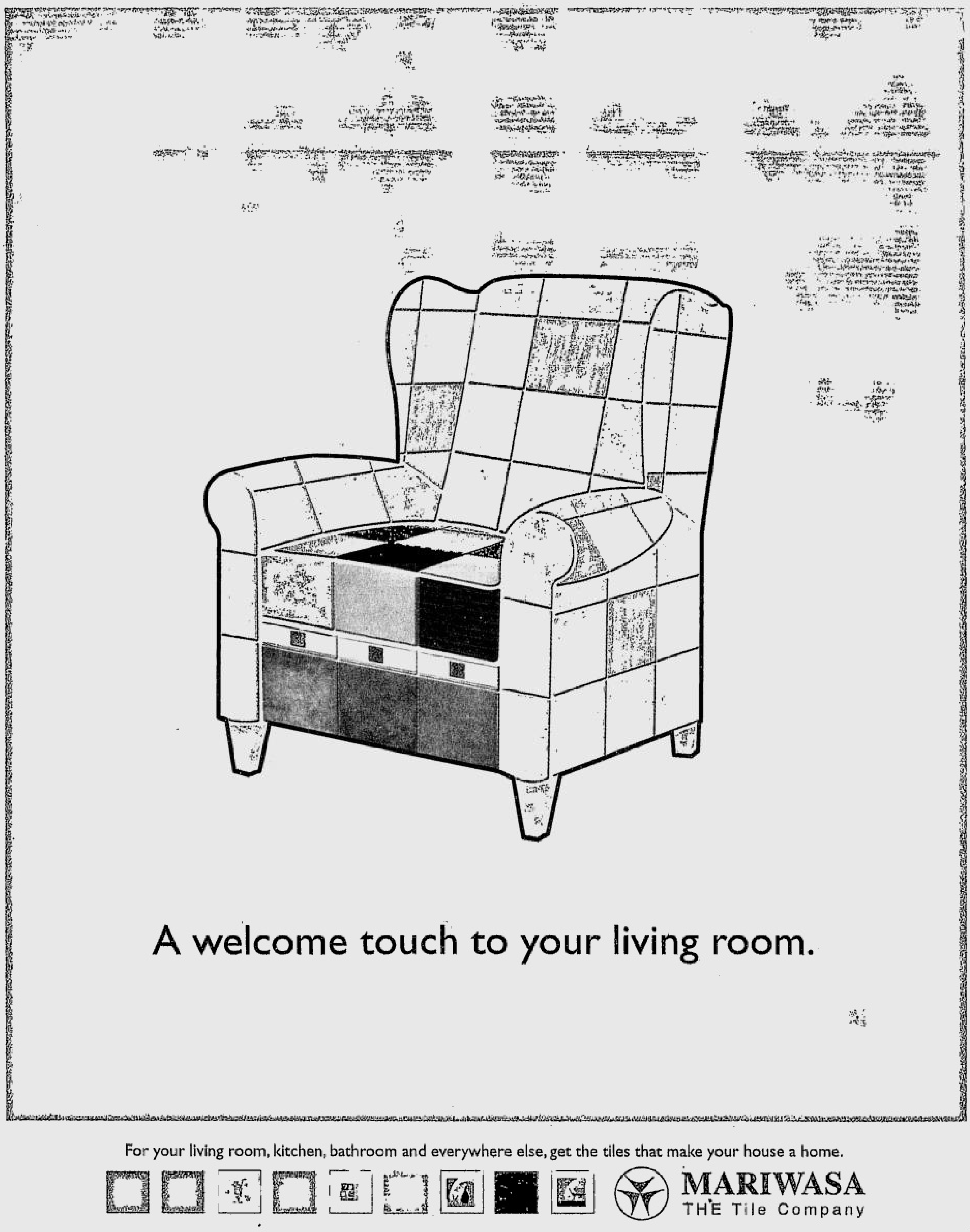
CRÈME de La Mer



OBAGI starter kit



SHU Uemura Cleansing Beauty oil premium A/O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MARIWASA
THE Tile Company

BOBS are back in fashion.

Classic hairstyles for hardworking moms

TONY Galvez, one of the country's leading hair stylists, knows working mothers need hairstyles that will take them from home to work. Making a big comeback is the Classic Bob with its clean, blunt styles. Angled or flipped on the sides give the style a fresh look. The classic cut is ideal for working women with little time to spare.

"With the right cut, all you need to do is vary your styling routine and product, give hair a shake, and you've got a super new 'do! It's best created with thinning scissors, not a razor. With a cut like this, the same style works for the day, play or an evening on the town," says Galvez.

To maintain a textured feeling, hair is cut with thinning scissors into progressive lengths on the heavy side, then ends are scissored into a fairly blunt line with end movement. Maintenance is as easy as brush-and-go.

The Business Bob is ideal for board meetings and for women with baby-fine hair. For a striking effect, dry with a wide paddle brush and create a custom part, directing sides forward. Style with dry, less-stick hair products to give ends a slightly fuzzy feeling and close that important business deal.

It goes without saying that the Party Bob projects a fun-loving and healthy working mom. Work in styling crème, dry hair in sections and slide your fingers down. Select ends as you pull them out, then you're ready to turn heads while ballroom dancing or attending office cocktails.

Galvez is proprietor of the Tony Galvez Centrum (tels. 9125930 and 9116991), a five-story health and beauty complex at 124 9th Ave. near P. Tuazon, Araneta Center.

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RUNWAY DREAMS

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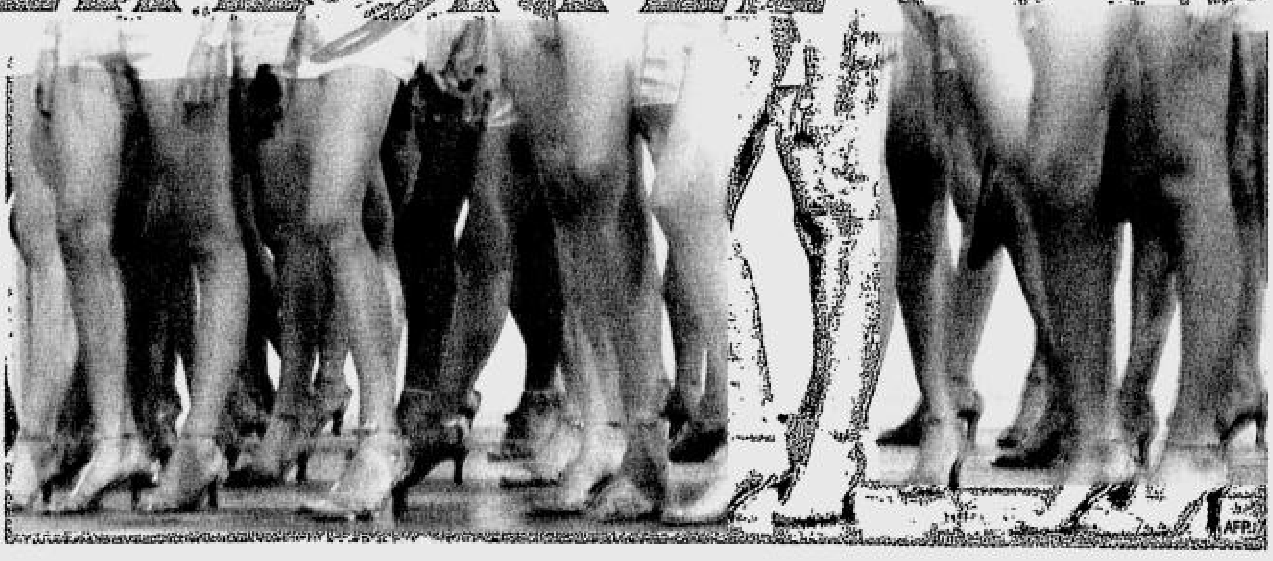


Amid a frenzy of powder puffs and hair spray backstage at the NY Fashion Week, models talk about the future

THEIR job is to pose for pictures, look sexy and gorgeous in expensive clothes and help make fashion designers stars. But the minds of many of the models at the recent New York fashion week was not on fashion.

In years gone by, models dreamed of becoming millionaire supermodels. And while some lucky women can command $10,000 for a show, most simply never make that grade.

The hottest beauties, like Carmen Kass and Giselle Bundchen, have become superstars but most at the fashion week here are paid $500 to $2,000 a show.

And at Peter Som's Spring 2004 collection, the young women were paid in clothes, leaving them coveting a regular paycheck and a steady job instead of the tedium of day-to-day modeling.

Lisa wants to be an engineer and Dasha an architect, or so they said, smoking backstage before Som's show.

"I would like to be an engineer. I love math," said Lisa, a 21-year-old blond, size-two model from Florida, adding with a laugh that she would return to college "when my modeling career dies, in about a year."

Lisa isn't quite ready to quit yet but complains that modeling is a "very lonely" business.

Dasha, 19, a brunette Estonian national living in Florida, dreams of becoming an architect. "A soon as I make enough money to go to school I'm getting out. I want to go to like an Ivy League place to study architecture."

Headless chickens

Quiana, a 21-year-old model from Virginia, dreams of becoming a pediatrician. "People think it's so much glamour and glitz, but it's just a job," she said. Models are always on the run—"running to a fitting, to a show, to a photo shoot, like headless chickens."

Two hours before Som's show began, backstage was a frenzy of powder puffs and hair spray. The 21 lanky models moved between 10 makeup artists, nine hairstylists and 17 dressers.

Minutes before show time, they assembled by clothes racks and undressed, apparently oblivious to the throng of people looking on. As they wriggled into outfits, double-sided tape was used to keep gowns in place and the soles of high-heeled shoes were scored with a razor blade to give traction.

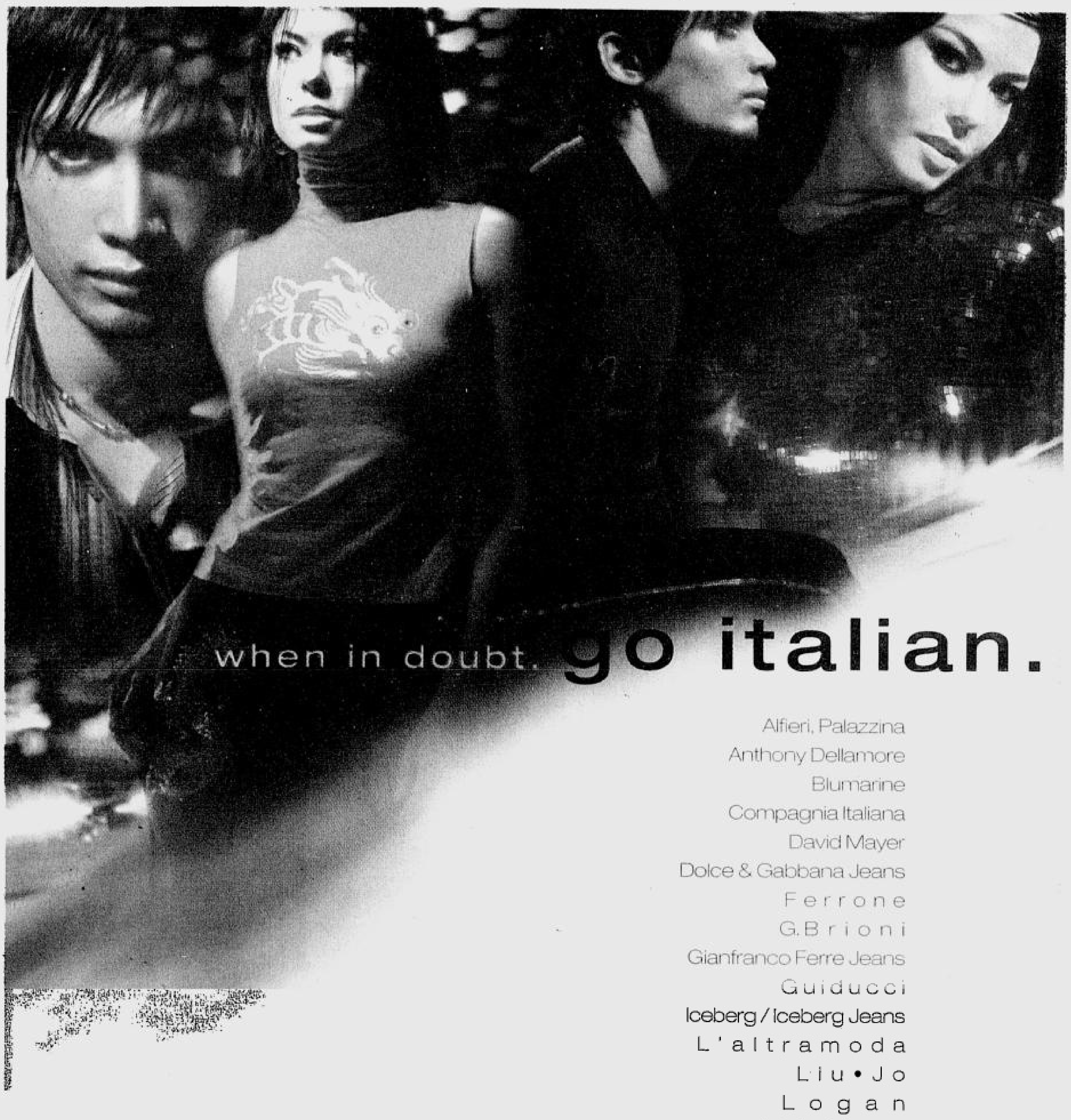
After almost two-and-a-half hours of preparation, and more than 30 minutes late, the models took to the catwalk.

Their mission, according to Som's publicity, was to somehow leave the audience with a feeling that the clothes were "about a feeling of knowing innocence, unbridled happiness and leaping toward the future."

Model after model paraded down the runway with no smiles in evidence and no obvious sign of that "unbridled happiness."

Reuters

DASHA, 19, a brunette Estonian national living in Florida, dreams of becoming an architect.



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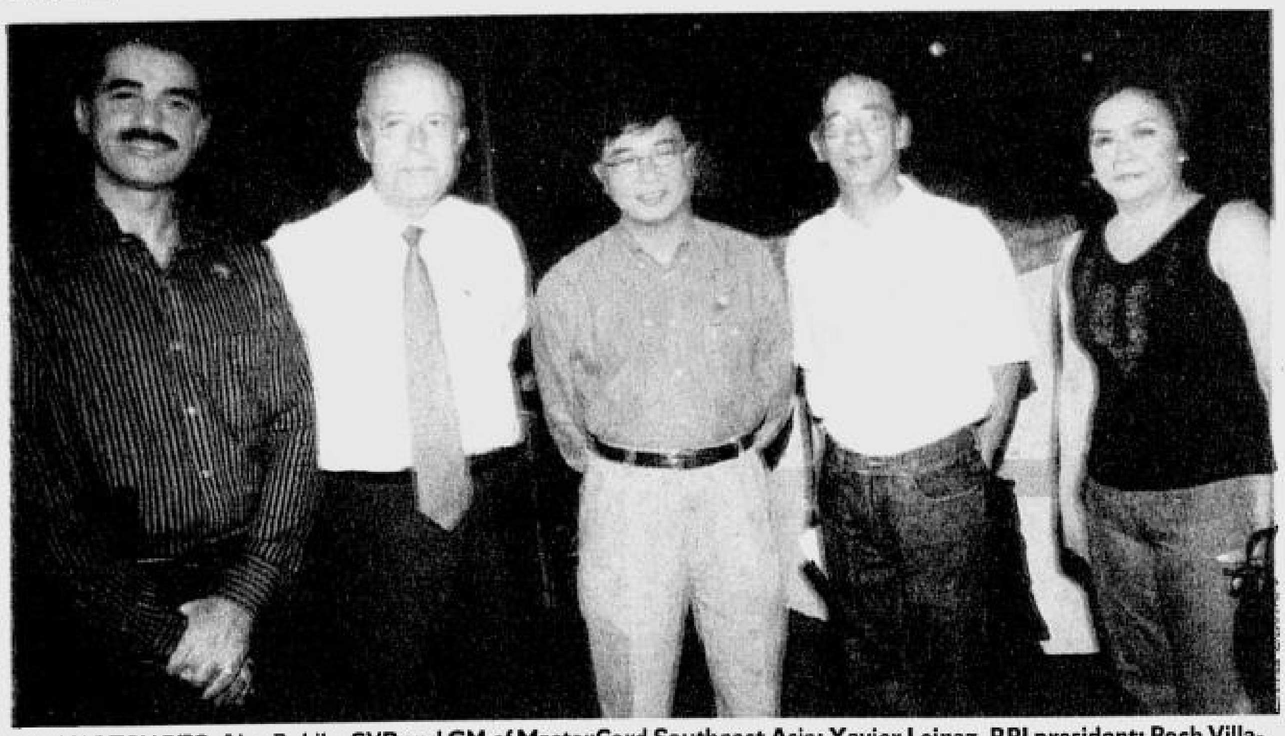


THE HOTSHOTS. Ajay Bahlla, SVP and GM of MasterCard Southeast Asia; Xavier Loinaz, BPI president; Poch Villa-Real, MasterCard Philippines country manager; Gigi Montinola, BPI SEVP; and Teresita Tan, BPI SVP and head of card banking

HIP JR Isaac and Christine San Diego of Absinth with Teddu Dario, Paolo Trillo, Janine Dario and Chacha Abatayo

STILL in love. Victoria London with Joel Tantoco of Rustan's U

MADAME Lena Hakansson, Sra. Marianna Hubbard and Olga Severino Martel, host of the lunch-bunch

Launching the card with edge, mixing pleasure with purpose

THE RENOWNED Bank of the Philippine Islands has just added another feather to its already super-filled cap by staging the fabulous launching of its newest MasterCard-branded credit card product, the BPI Edge MasterCard.

This new credit card is a milestone not only for the pioneering BPI but also for the credit card industry in the country, with its rounded lower-right corner implying its unconventionality, uniqueness and innovative spirit.

WITHOUT BATTING AN EYELASH

Maurice Arcache

Photos by
Alex Van Hagen
on Kodak Max

MasterCard's top hotshot **Ajay Bhalla**, senior vice president and general manager for Southeast Asia, jetted in just for this launch organized by BPI, natch!

Joining him were the local Mastercard rah-rah team.

Heading the BPI mega executives, who came in full moneyed force, were *el simpatico*, well-respected **Xavier Loinaz**, BPI president; **Aurelio Montinola III**, senior executive vice president; **Teresita Tan**, senior vice president and head of card banking; **Eddie Cuba**, vice president for cards; **Dada Trillo**, senior vice president; **Miriam Roxas**, assistant vice president and merchant head; **Nita Claravall**, senior vice president for marketing; **Gene Mercado**, vice president for credit card operations; **Annie del Mundo**, assistant vice president for credit cards; and **Juancho Calayan** and **Anya Cajucom**, manager and assistant manager for marketing and sales, respectively.

The launch drew a mob of predominantly young hip movers and shakers who reveled in the futuristic look and feel of the production, the DJ's technomusic, the laser lights show and the fashion show courtesy of Rustan's hip U!, excitingly hosted by MTV VJs **KC Montero** and **Patty Laurel.**

Attracting a younger audience is no wonder for the BPI Edge MasterCard as it has a host of youth-oriented features.

Available in vibrant eye-catching colors of blue and silver, the new card gives fashionably hip individuals something to flash daringly whenever they shop, dine, watch a movie or do anything they fancy.

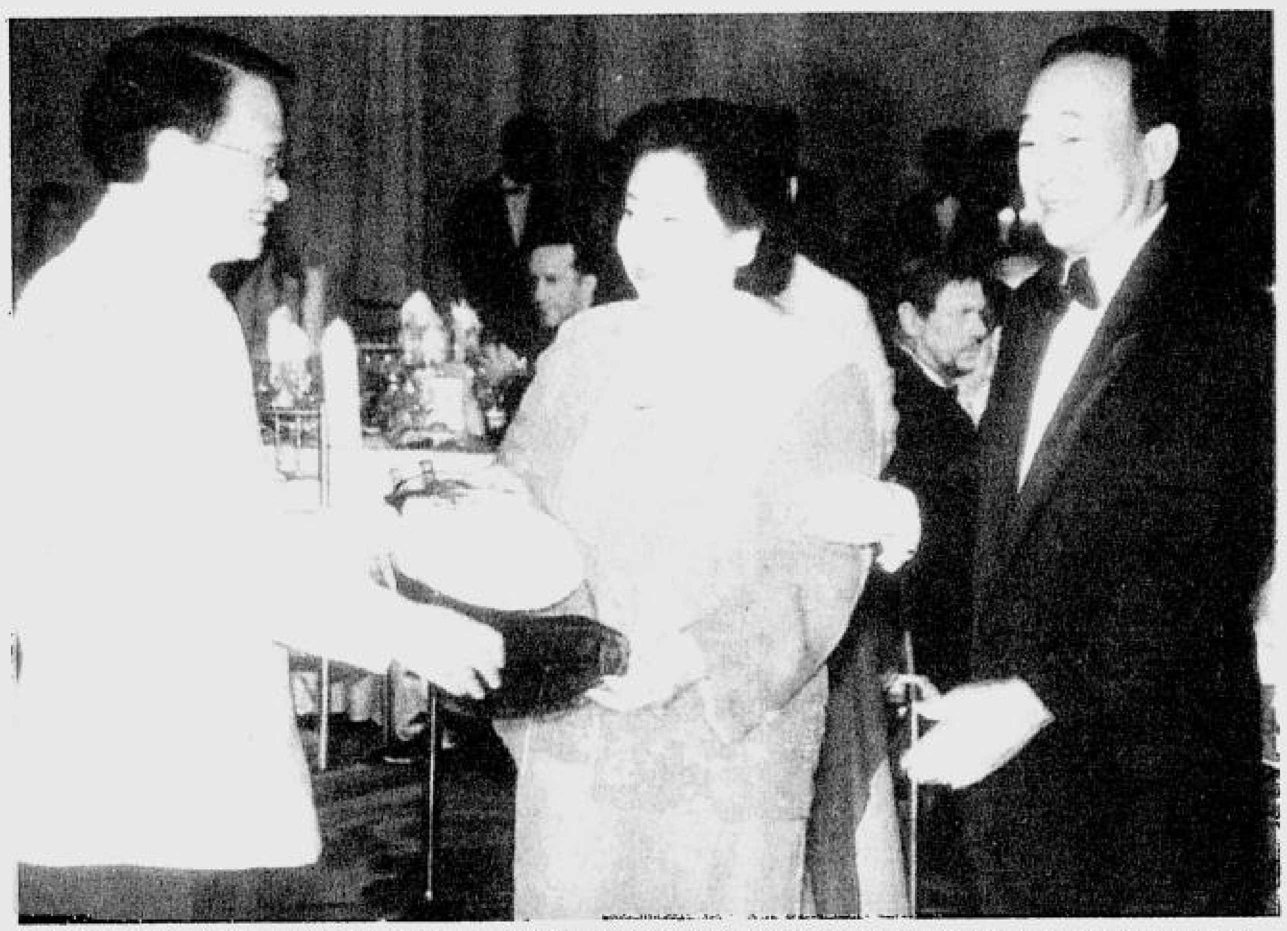
Hey, you guys, grab one today and be with the "in" crowd of BPI.

Glitter and cause

Glamour and glitter were in ample supply at the Makati Shangri-La ballroom—itself decked in eye-catching splendor, when Bulgari, the internationally famed jeweler to the jet-setting rich and famous, presented this year's grand Red Cross Ball 2003, all for a worthy cause: the much deserving Philippine National Red Cross.

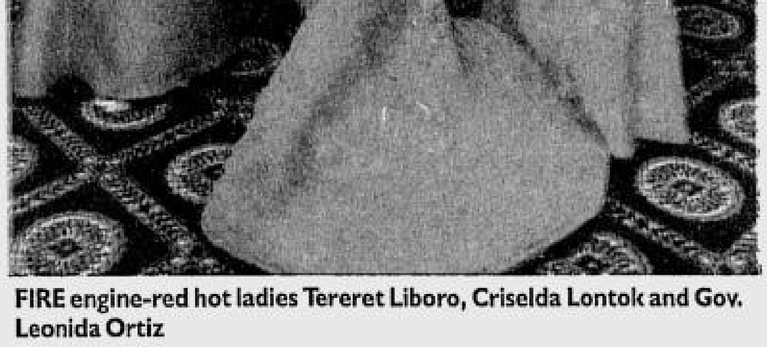
The PNRC 2003 fund-raising committee chair is also one of our town's hottest hostesses with the mostest, **Nedy Tantoco.** In her opening remarks, she spoke of "merriment being only second to purpose and commitment, the purpose being to raise funds for the heart-rendering cause that is Philippine National Red Cross!"

The caring theme was also very clear in the keynote address by PNRC governor and hotshot business tycoon, **George Yang**, and continued on in the invocation of PNRC governor **Rosa Rosal**, who couldn't make it because of a bad cold but whose message was read by another PNRC governor, Rep. **Miguel Zubiri**, one of the most eligible men about town, *palanggas.*



RED Cross Ball overall chair Nedy Tantoco receives a plaque of appreciation from Red Cross chair Jaime Canatoy, as business tycoon and member of the board George Yang watches with approval.

FIRE engine-red hot ladies Tereret Liboro, Criselda Lontok and Gov. Leonida Ortiz



WOMEN of style. Nini Licaros with Marilou Pineda, Chingbee Kalaw Cuenca and Kathy de Guzman, who jetted in from Singapore for the Red Cross Ball

Fab prizes

The dashing Makati Shangri-La general manager **Jarlath Lynch**, sitting at one of the tables, disappeared every now and then to ensure everything was going perfectly backstage. It sure was.

The most eagerly anticipated of the many delights of the night was the raffle for the wonderful array of prizes.

The lucky winner of the grand QE2 cruise was **Carrie Yanf**, while the Caribbean cruise was won by New Age guru and my neighbor, **George Sison**, and the chill-out gorgeous Mediterranean cruise by Malaysian Ambassador **Mohammed Taufik Noor.**

Other hot prizes for the lucky winners were a watch, an evening bag and a Logomania handbag from Bulgari; a business-class round-trip on classy and chic Air France to any destination in Europe; and weekend vacations complete with round-trip airfare to the Pearl of the Pacific resort in Boracay and El Nido resorts in Palawan.

Also raffled off were private sittings with renowned portrait painters and works by famed international painters.

There were so many winners the whole night that some losers kept saying they "should have won." Well, *palanggas*, you'll always find a sour grape in a bunch, *n'est ce pas* (as in, *'di bala*)?

But the real highlight of this cause-oriented affair was the presentation of plaques of appreciation to the PNRC's "platinum angels," who have each donated a cool P500,000 to the humanitarian organization's work. They were PLDT, Pagcor, Rustan Group of Co., Bulgari and Philippine Tatler.

Needless to say, the biggest attraction of the affair was the magnanimous gesture of the three cruise companies—Cunard Line, Costa Crociere and Princess Cruises. Oh, yes, *palanggas.*

In January 2004, the elegant Queen Mary 2 will join the Cunard fleet and sail her maiden voyage. To where—oops! I never did find out.

ALL set to dance. Hot mayor Lito Atienza and gorgeous beauty queen Margie Moran Floirendo

THE GORGEOUS beauties of the Red Cross Ball, print ad and ramp model Alex Escat with her pal Audrey Tan

So long, Lena

Southern baronessa and super-concerned citizen **Olga Severino Martel** got together a lunch-bunch of 12 women ambassadors and wives from the diplo set to say goodbye to her close friend, tall, blonde **Lena Hakansson**, wife of Swedish Ambassador **Ulf Hakansson**, who is ending his tour of duty in the country.

To show her sincere affection for Lena, Olga transformed the upper section of the still going-strong Le Soufflé into a colorful spring garden with tons of liliums, gerberas, roses, mums, carnations and exotic greenbells. Plus, the sweet aroma of *sampaguita*, scattered all over the table, permeated the room, *palanggas.*

Strains of classical music welcomed the ladies, while over lunch, the pianist played pieces from the countries of the different invitees. Needless to say, the gals had a great time.

"This is really a wonderful way of saying goodbye to Lena. It's relaxed, simple, and we can chat and gossip all we want," said one of the ladies present.

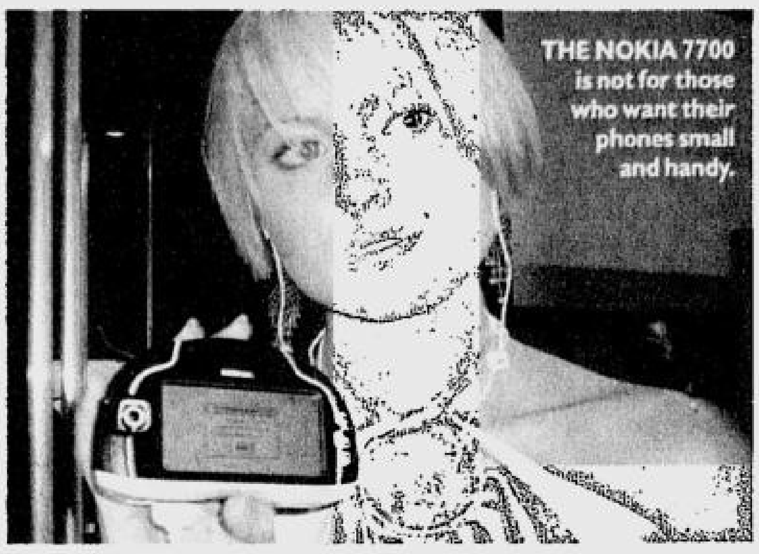
Oh, yes, don't forget to catch this Sunday at 8 p.m. Grammy-Award winner **Mariah Carey**, who will be performing live at the Open Field of the Bonifacio Global City. This concert is part of her Charm Bracelet World Tour.

It's going to be a blast, I know. I'll be there, *palanggas.*

WOMEN of substance. Maritess Mendoza with Irene Martel Francisco, French Ambassador Renee Veyret, Linda Reyes and her sister Dulce Cepeda

THE MADRIGAL GALS. Tana in a JC Buendia and her husband Richard Gelf with Jamby Madrigal-Valade in a Jojie Lloren and Manny Padilla

SUPER businessman Alex Prieto with wife, INQUIRER chair Marixi Prieto, and popular Rep. Miguel Zubiri



THE NOKIA 7700 is not for those who want their phones small and handy.

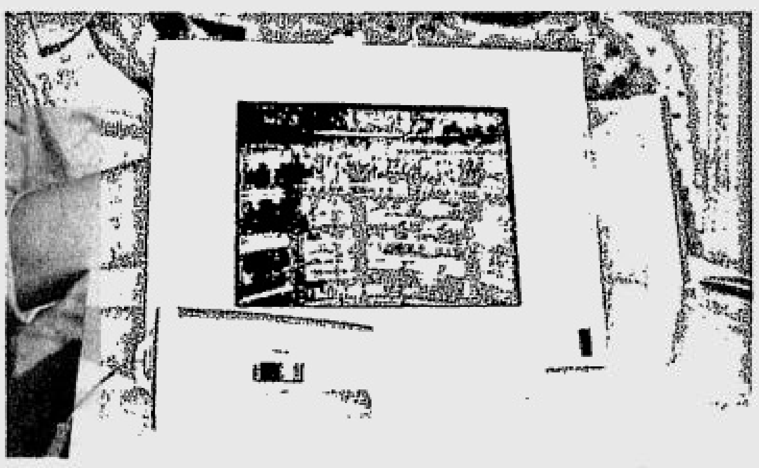
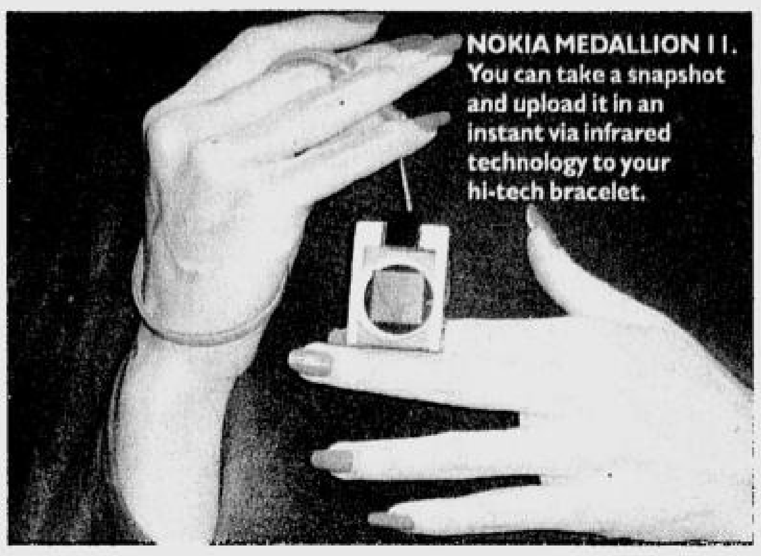
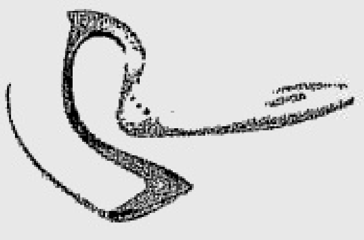


IMAGE Frame SU-4. Using infrared, you can transfer up to 50 graphics and photos from your compatible phone to a stylish picture frame for all to see.

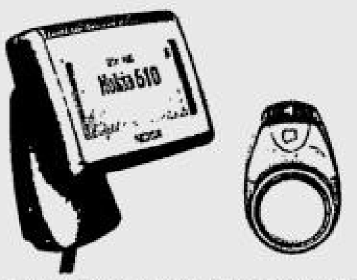


NOKIA MEDALLION II. You can take a snapshot and upload it in an instant via infrared technology to your hi-tech bracelet.

Stylishly, upwardly mobile



WIRELESS Boom Headset HS-4W. Its convenient over-the-ear design offers superior audio quality via Bluetooth even when your phone is up to 10 meters away.



NOKIA 610 Car Kit Phone. Absolute hands-free convenience on the road

THE NOKIA 7200 and other units and enhancements will be available in the market early next year.

From page L4

unique style, it's safe to say they won't have bargain-basement prices.

Lavish luxury

Nokia 7200 represents a bold step forward for Nokia fashion-wise. The fold-phone design has, for the first time, removable textile covers.

"Yes, we now combine fabric with technology because we know people want to make a stylish statement," said Paatsila.

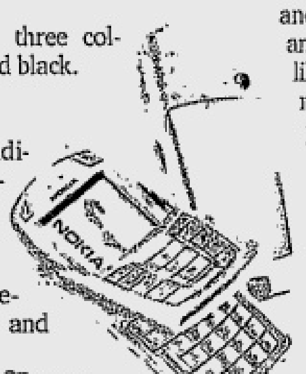
The phone features integrated VGA camera and video recorder/player, multimedia messaging services (text, voice, audio and video), built-in stereo radio, up to 65,536 colors TFT (Thin Film Transistor) main display and a black-and-white mini display, up to 16-chord polyphonic ringing tones, local and remote synchronization of contacts and calendar with PC Suite and SyncML, and selection of pre-installed Java games. It weighs only 115 g, with talk time of up to five hours.

The phone comes in three colors—gray blue, brown and black.

Reshape your reality

Nokia 7600 is quite radical and futuristic in design, combining ergonomics and aesthetics. Meant for two-thumb use, it boasts of integrated digital camera and video recorder, music player for MP3 and polyphonic ringing tones, and pre-installed Java games.

It has built-in, hands-free loudspeaker that allows conference calls. The keys of the fashionable, small keypad are nicely spaced and comfortable enough to navigate, unless the user has large fingers. It has higher resolution, richer sound and Java capabilities for game downloads.



NOKIA 6820. Ideal for mobile professionals who need easy access to their company and personal e-mail.

Mobile media

Nokia 7700 may seem quite large, given many people's preference for smaller units. But the model enables users to view Web pages with a full Internet browser for high-speed mobile networks on its 65,000-color touch screen optimized for viewing Internet content.

Additional features include music and video playback and streaming, an integrated VGA camera, FM radio, multimedia messaging support as well as a full complement of personal information management features.

It has no key mat, but is equipped with a stylus to access the on-screen keyboard that also recognizes handwritten commands. Users can easily add entries to phonebooks or calendars, write e-mail messages or create a document.

A tap on the graphical touch screen using the stylus allows users to soar across GSM 900/1800/1900 networks, do xHTML browsing and enjoy direct audio-video feeds from its new visual radio feature. It weighs 183 g and is 20 mm thick. Average talk time is up to four hours.

Extreme mobile messaging

Personal information management becomes a breeze with Nokia 6820, designed with mobile business professionals in mind. The device is small and easy to carry but rich in features.

Meant to take advantage of a full keyboard and five-way scroll, it allows fast text-input and easy navigation for advanced messaging like mobile e-mail. It is ideal for people needing easy access to their company's and personal information.

The device comes with integrated VGA camera and video recorder, Bluetooth, faster and richer xHTML browsing, mobile e-mail supporting SMTP/POP3/IMAP4. The tri-band GSM phone weighs only 100g.

Mobile ingenuity

Nokia 6230 is a small phone with giant features. It is rich in multimedia capabilities. Users can connect to the world with Bluetooth wireless technology or enjoy a richer xHMTL mobile browsing experience. They can stay informed and entertained by streaming news, sports broadcasts, movie trailers and live music video feeds, or move to their own rhythm with the built-in Digital Music Player.

The tri-band phone has high-capacity Memory Card for images, videos, applications, documents and backup phone data.

With integrated VGA camera and video recorder, users can synchronize date, information and calendars with SyncML3. It weighs only 90 g.

Mobile enhancements

To complement the new units, Nokia also launched several phone enhancements and wearables to further extend the possibilities of wireless mobile communications.

TOMI Paatsila, director of Nokia's Mobile Phones Business Unit in Asia Pacific

These include Wireless Clip-On Headset, which allows calls to be answered up to 10 meters away from the phone via Bluetooth; Wireless Boom Headset HS-4W, which allows making and answering calls through the headset controls, without holding the mobile phone; and Nokia 610 Car Kit Phone, an absolutely hands-free convenience on the road since it easily accesses your SIM card and address book via Bluetooth.

Guaranteed charmers among the Nokia wearables are the Medallions, combining style with technology.

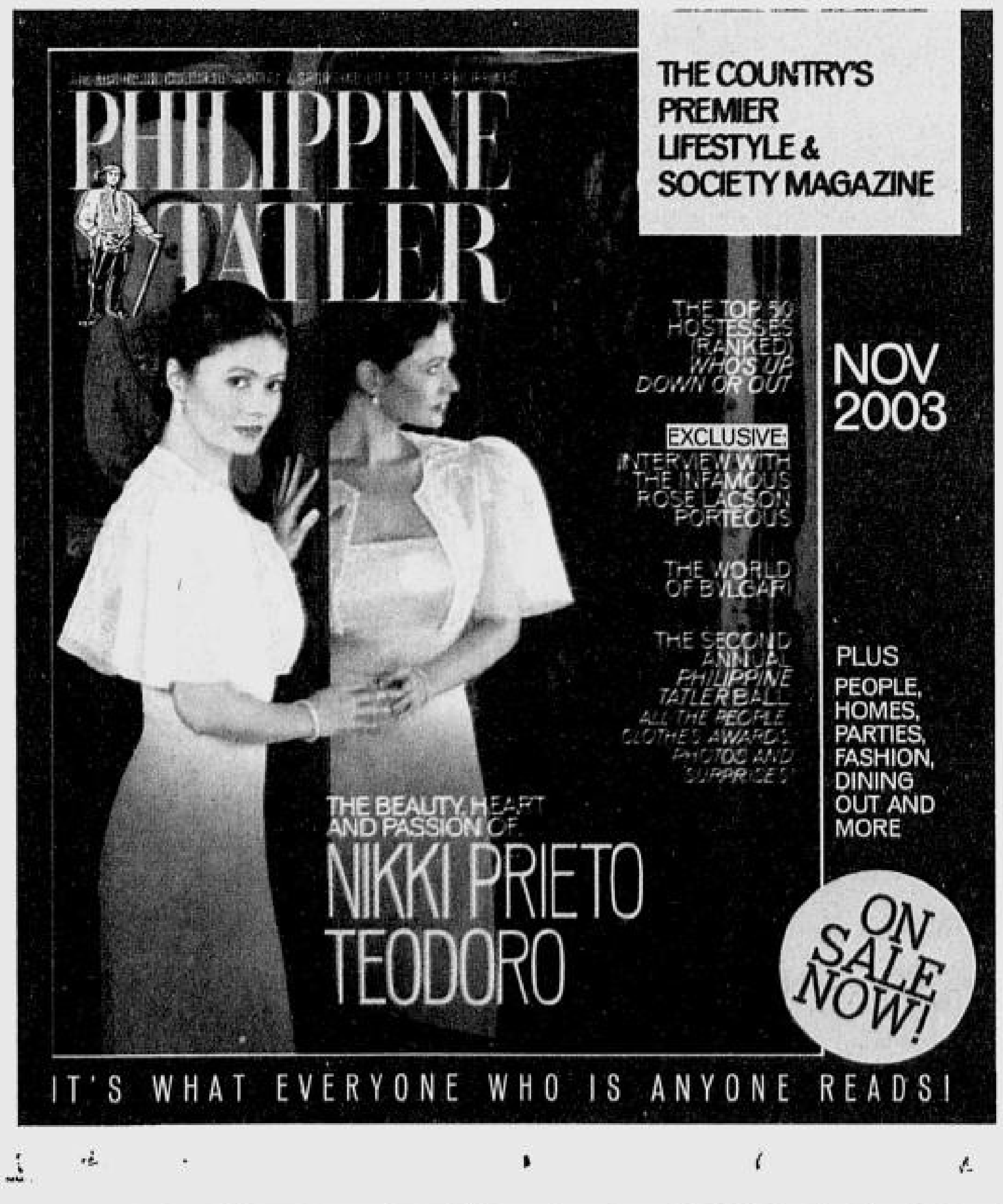
"These products provide unique ways for users to express themselves," said Timo Sivula, head of Nokia's Mobile Enhancement Unit in Asia-Pacific.

With Medallion I and II, users can make wireless transfers of images from a compatible mobile phone via infrared or from a computer. They can take snapshots and unload them instantly via infrared to Medallion I, which can be worn as a necklace, or into the Nokia Medallion II which can be used as a bracelet.

"These wearables have received rave reviews and are touted to be some of the most desired fashion and lifestyle accessories for 2004," said Sivula.

The Nokia mobile phones and enhancements are scheduled for release in Europe, United States and selected markets in Asia-Pacific in the first quarter of 2004.

E-mail the author at vbaga@inquirer.com.ph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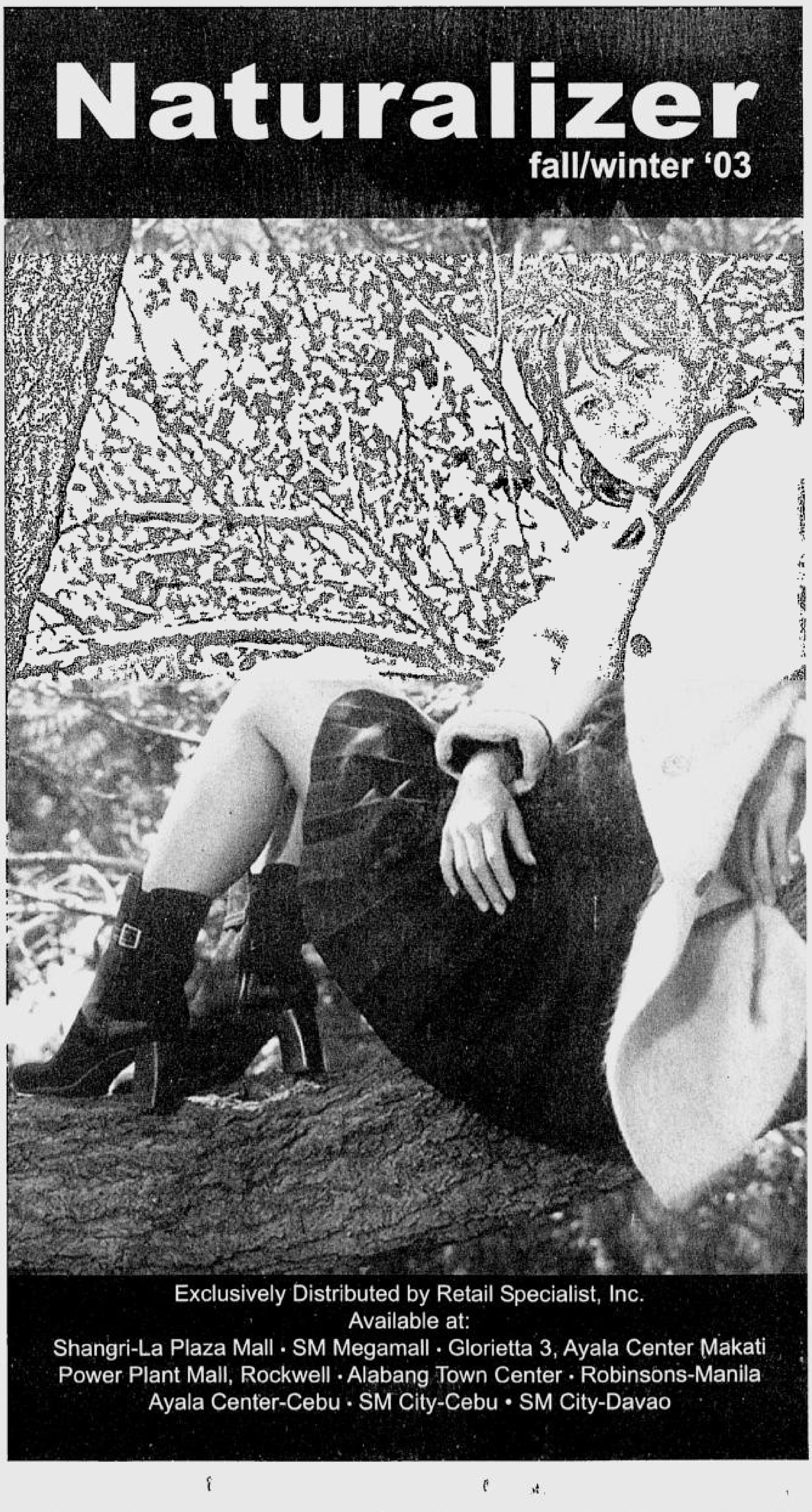

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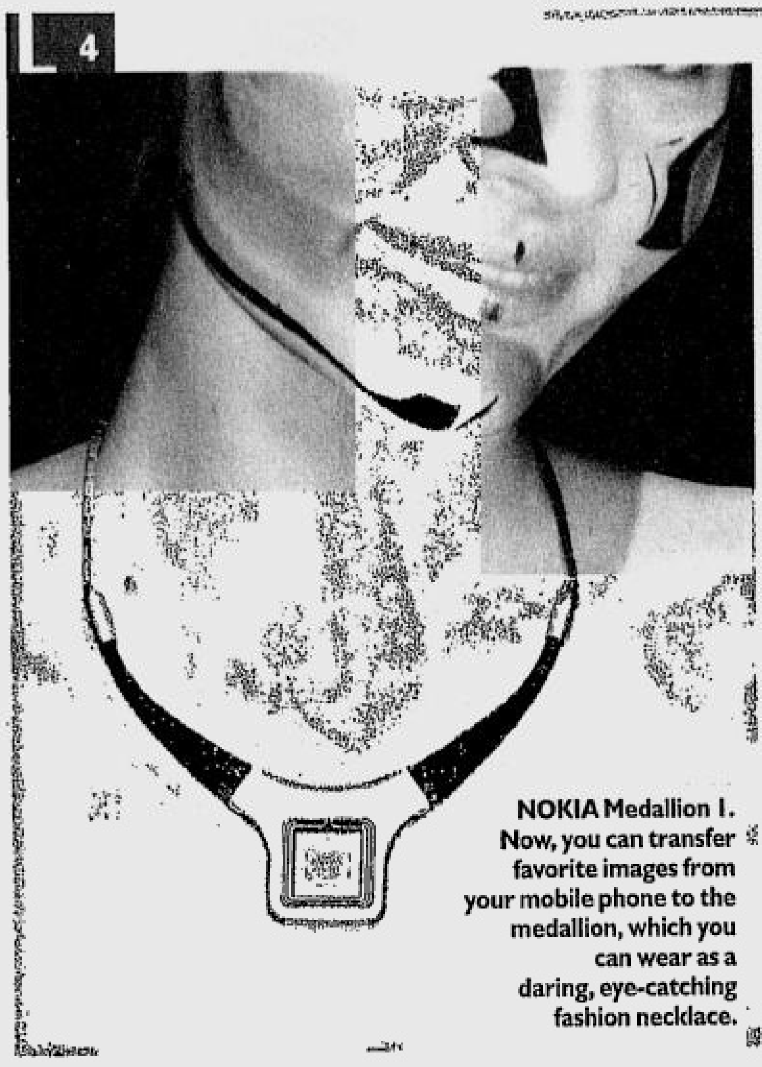
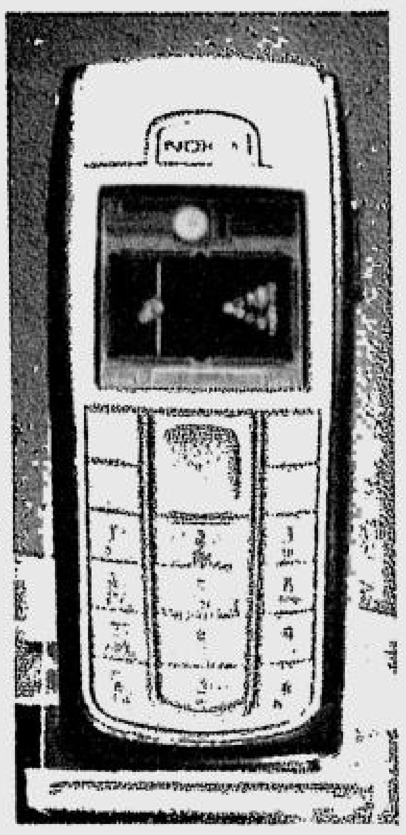


NOKIA Medallion I. Now, you can transfer favorite images from your mobile phone to the medallion, which you can wear as a daring, eye-catching fashion necklace.

NOKIA 7700. With just a tap on the graphical touch screen, you can soar across GSM networks and enjoy direct audio-video feeds via the phone's new visual radio feature.



NOKIA 6230. Its video player has the ability to record, send and receive video clips with audio.

Stylishly, upwardly mobile

Text and photos by Vangie Baga-Reyes

People want their phones to reflect the latest trends and their own fashion sense

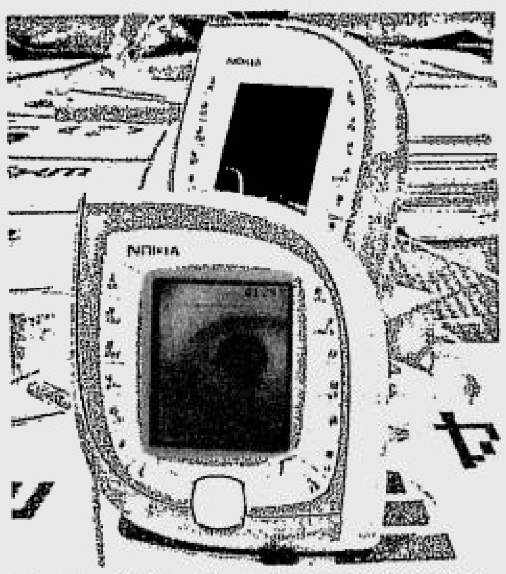
IF you think mobile phone companies are beginning to run short of ideas, prepare to be dazzled by a new generation of cellular phones. And Nokia, the Finnish company, remains at the forefront of innovative design and state-of the-art technology.

"Destination Nokia: 100% Mobility" recently launched the company's new products in a lavish two-day party at the Royal Pines Resort in Australia's scenic Gold Coast.

On the first day, guests partied at the resort's tennis courts. A huge white tent was put up to accommodate over 300 people that included Nokia executives, key customers and media representatives from the Asia-Pacific. The second day was spent in the sprawling Benowa Ballroom for a more business-like ambience.

Guests were introduced to five of Nokia's newest and sleekest phones through video presentations during the two-day event. Later, they got a chance to try out the prototypes for maximum interactivity, assisted by about a dozen gorgeous male and female Australian models.

Robert Andersson, senior vice president for Nokia Mobile Phones in the Asia-Pacific Region, said the latest models, which were loaded with new features, were designed to give consumers choices that would best fit their specific needs and lifestyles.



NOKIA 7600 is quite radical and futuristic in design, combining ergonomics and aesthetics.

"Our goal is to provide new and beautifully styled products that enhance the lifestyle of all types of individuals around the world, and to transform each technologically advanced tool into an object of desire," he said.

Andersson noted that in the past people used a mobile phone mainly for talking and sending text messages. But now mobile communication is more visual and interactive. People can connect to mobile services, listen to music, play interactive games, make a video clip and send a multimedia message.

"In the Asia-Pacific, there is a large and growing number of mobile savvy, style-conscious consumers who want more than just modern technology," said Tomi Paatsila, director of Nokia's Mobile Phones Business Unit in Asia-Pacific. "They want a mobile phone that reflects the latest fashion trends and appeals to their highly individualized and sophisticated sense of style."

Nokia hasn't set prices for the new products as these would depend on their market value in each country. But given their new features and

STYLISHLY/ L3

NOKIA 7200. The first fold-phone unit of Nokia has removable textile covers.

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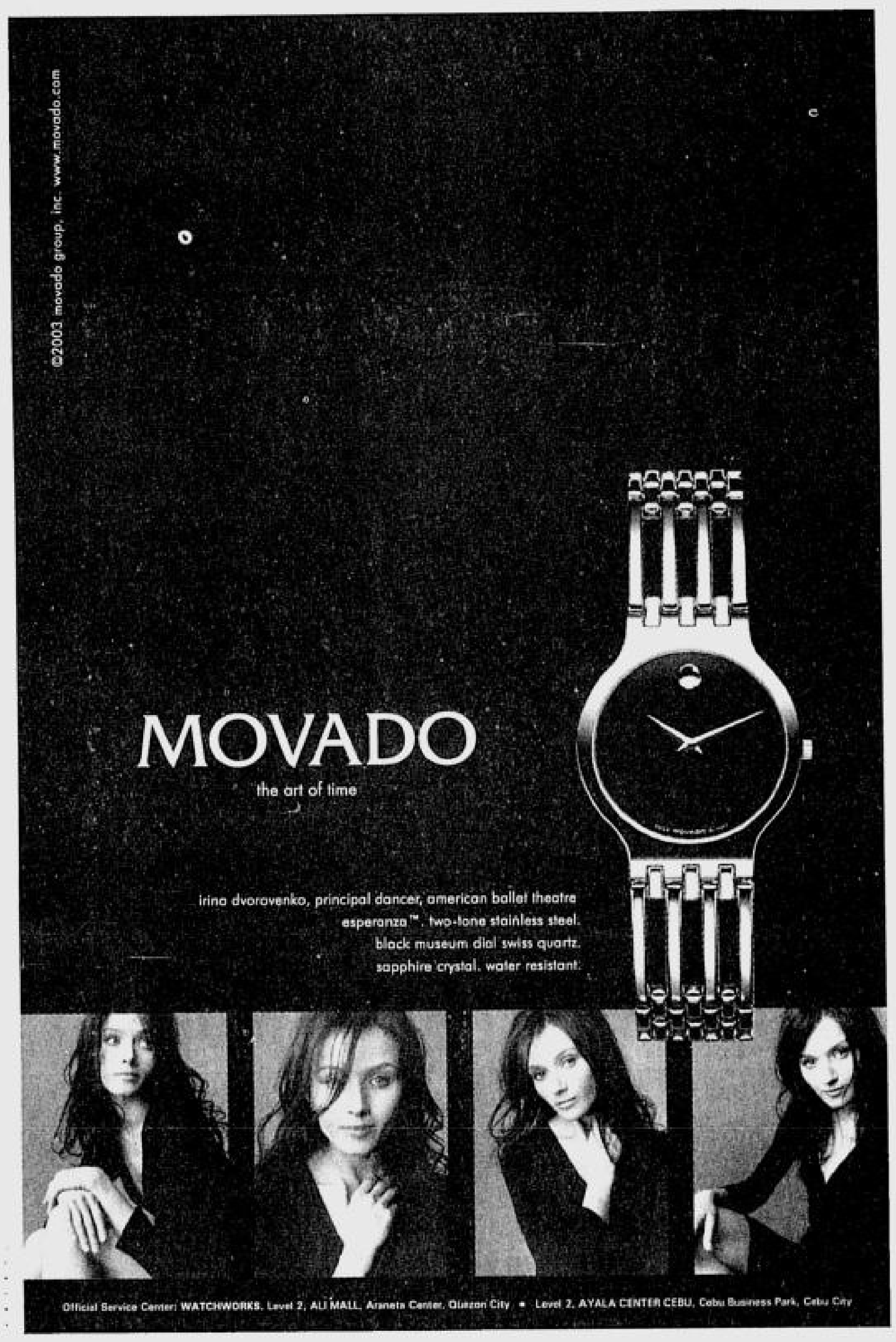
Doris Gaskell Nuyda

RECENTLY, the World Monuments Fund (WMF) of the United Nations Educational, Scientific and Cultural Organization (Unesco) released the latest list of 100 most endangered sites in the world. It included an explorer's hut in Antarctica, ancient palaces in war-torn Iraq, aboriginal rock carvings in Australia and the Battersea Power Station in London.

The sites are monitored regularly and, if necessary, are declared endangered. Assessments are made biennially by 10 experts of the WMF. Through the years, the list has included sites as ancient as the Great Wall of China to new ones like the

HERITAGE/ M4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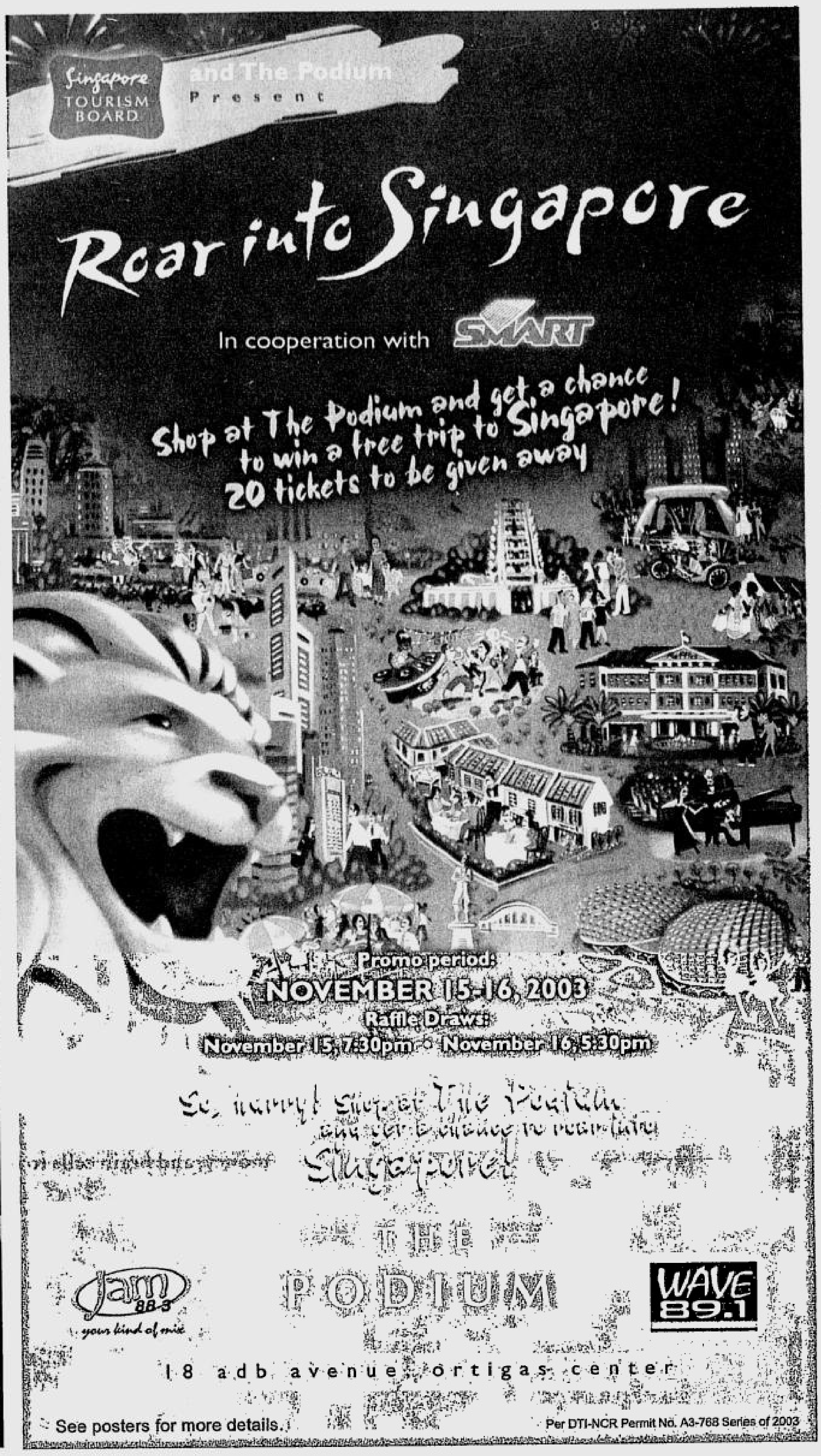
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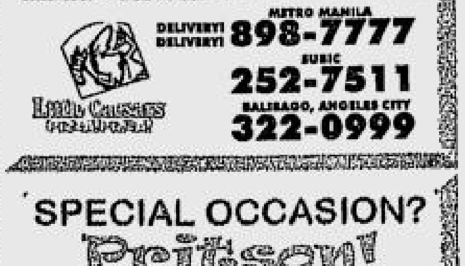
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CENTURY	Tuna • Flakes In Oil • Hot & Spicy 180 g./3's	P62.25 /pk.	
PUREFOODS	Cold Cuts • Spiced Ham • Salami • Bologna 250 g.	P35.00 /pk.	36.75
AJINOMOTO	Aji-Shio Plus • Garlic • Pepper 18 g.	P4.75 ea.	5.00
ARGENTINA	Beef Loaf 100 g./4's	P30.75 /pk.	31.50
CDO	Bibbo! Hotdog • Regular 1 kg.	P125.00 /pk.	131.00
NESTLE	All Purpose Cream 250 mL.	P25.50 /pk.	
PUREFOODS	Vienna Sausage 140 g.	P23.00 ea.	23.60
SM BONUS	Vienna Franks 450 g.	P53.75 /pk.	
AJI-NAMNAM	Dipping Sauce • Regular • Sweet 210 mL.	P28.00 ea.	30.75
DAK	Pork Luncheon Meat 340 g.	P51.00 ea.	54.00
PUREFOODS	Jolly Poppers • With Gravy 200 g.	P42.00 /pk.	44.00
PUREFOODS	Spaghetti Meat Sauce 310 g	P39.75 ea.	41.70
CRYSTAL FIELDS	Rice Wine 520 mL.	P85.00 ea.	94.50 *Not available in SM Lucena
DODO	Crab Stick 250 g	P79.00 /pk.	89.00
FILCHOICE	Coconut Milk 400 mL.	P19.50 ea.	21.50
LUCKY ME!	Instant Pancit Canton • Original • Hot Chili 65 g.	P5.15 ea.	5.25
McCAIN	Superfries • Crinkle Cut • Shoestring 1 kg.	P88.00 /pk.	98.00
RAM	Pickle Relish 270 g.	P45.75 ea.	47.75
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2 tbsps.	sugar
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2 tbsps.	melted butter
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Reg. Price 148.50
*Not available in SM Lucena

MONTEREY
Chicharon
50 g.
TLC PRICE P19.50 ea.
Reg. Price 21.50

MAY
Sparkling Grape Juice
• White
• Red
750 mL.
TLC PRICE P104.50 ea.
Reg. Price 109.50

BETADINE
Feminine Cleanser
50 mL.
TLC PRICE P94.75 ea.
Reg. Price 99.75

WINGS
Clothes Hanger
• On Selected Colors
5's
TLC PRICE P44.75/pk.
Reg. Price 49.75

ANLENE
Hi-Calcium
Non-Fat Milk
180 g.
TLC PRICE P62.75 ea.
Reg. Price 64.75

LEMON SQUARE
Inipit
• Chocolate
• Custard
10's
TLC PRICE P32.00/pk.
Reg. Price 34.00

LEGEND
Rippled Potato Chips
• Sour Cream & Onion
75 g.
TLC PRICE P20.25 ea.
Reg. Price 21.25

MARIA CLARA
Sangria
• 20 Proof
750 mL.
TLC PRICE P99.50 ea.
Reg. Price 104.50

THOSE DAYS
Pantyliners
20's
TLC PRICE P19.75 ea.
Reg. Price 21.75

ANLENE
Hi-Calcium UHT Milk
1 Liter
TLC PRICE P46.50 ea.
Reg. Price 51.50

MARKY'S
Filipit
200 g.
TLC PRICE P15.75 ea.
Reg. Price 16.50

KOBE
Krunch
• On Selected Flavors
80 g.
TLC PRICE P18.75 ea.
Reg. Price 19.75

EXTRA JOSS
Energy Drink
• Sachet
6's
TLC PRICE P25.00 ea.
Reg. Price 26.50

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• Cotton Soft With Wings
8's
TLC PRICE P25.75 ea.
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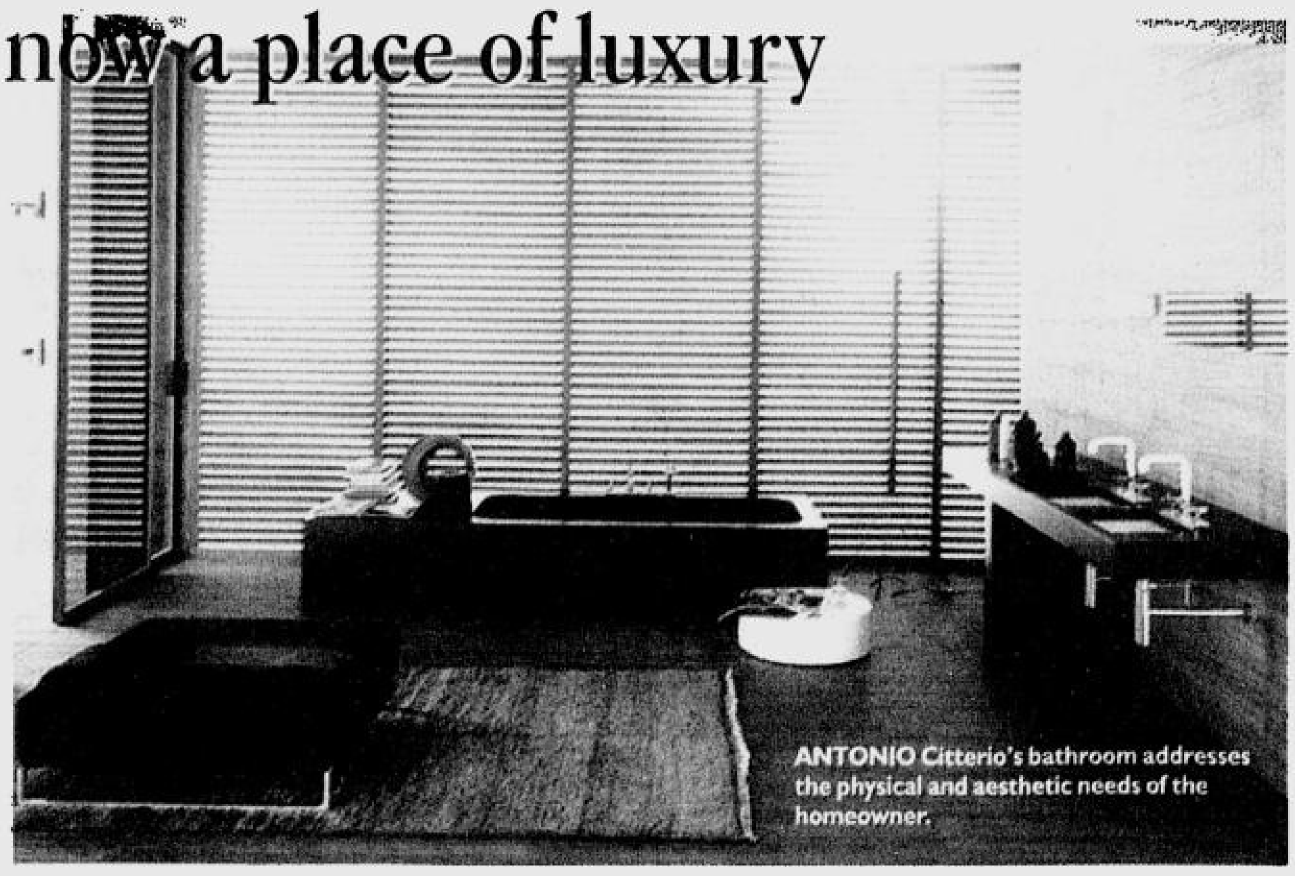
Bathroom is now a place of luxury

DIFFERENT people find solace in different parts of the home. Some find tranquility in the most unusual place—the bathroom.

"The bathroom is no longer merely a functional space. It is also a place of pleasure and luxury," says Antonio Citterio, an architect who has collaborated with top design firms like B&B Italia furniture, Vitra seating, Kartell office systems and Arclinea kitchens, to create products that are regarded as modern classics.

Citterio's latest design efforts are with Hansgrohe, one of the world's leading bathroom products specialists. In delivering the Axor Citterio line, he did more than just design fixtures and components. Instead, he took the whole bathroom concept into the next level and created a living space that address not only the physical needs but the aesthetic ones as well.

"If your time is spent in a place of pleasure and wellness, you have quality of life," Citterio says. With a wide range of 70 bathroom components and accessories, the Axor Citterio line is now available at Kuysen Bath Gallery, 4/L, Glorietta 4, Ayala Center.



ANTONIO Citterio's bathroom addresses the physical and aesthetic needs of the homeowner.

Heritage sites are national treasures

From page M1

Manhattan sector in New York destroyed by the Sept. 11, 2001 attacks.

The list is expected to encourage greater efforts to preserve the sites. According to John Stubbs, vice president for WMF projects, the record for successful preservation of listed sites has been "close to perfect." We're grateful that it is.

News like this made us want to find out how our own World Heritage Sites were doing. Are there any among them that are endangered? We inquired from Fina C. Yongzon, executive director of the National Commission for Culture and the Arts (once known as the Presidential Commission for Culture and the Arts) which has the task of preserving and protecting the sites. It is a big job, considering that it is not just sites in the World Heritage list that have to be preserved and protected but also others that are important and significant to us as a people.

A place may be declared a World Heritage Site by the Unesco for "its outstanding value to the whole of humanity," but in the country where it is found, its value may be simply in the history it represents, the preservation of indigenous culture and what NCCA officials call "pride of place."

RP's pride

There are eight Philippine World Heritage Sites, four of them churches built in the Spanish colonial era: San Agustin Church in Intramuros, Manila; San Agustin Church in Paoay, Ilocos Norte; Nuestra Señora de la Asuncion in Sta. Maria, Ilocos Sur; and Sto. Tomas de Villanueva in Miagao, Iloilo. The others are the Rice Terraces of the Cordilleras, the city of Vigan, the Puerto Princesa Subterranean River National Park and the Tubbataha Reef National Marine Park.

The churches not only belong to an important period in our history, explains Yongzon, but their architecture is also a noteworthy aspect of their value. They represent a fusion of European and Asian architectural motifs that is considered unique. Most of them are also repositories of art of the period. Their preservation has become urgent in the light of the pollution and urban development going on around them these days.

Churches also account for a good number of heritage sites (there are 26) named National Cultural Treasures by the National Museum, one of the agencies under the administrative supervision of the NCCA. Thus, three priests sit in the body's committees, helping other priests conduct workshops and undertake conservation work.

Of the eight Philippine World Heritage Sites, the Rice Terraces is the one in great need of preservation. According to Yongzon, part of the problem is that Ifugao farmers have lost interest in tilling their historic rice terraces and would rather find work away from it. The situation has gotten so bad at one point the Terraces was almost removed from the world list. Fortunately, the provincial governor and officials of other local government units, recognizing the value of this ancient planting system in their midst, have started rehabilitation work.

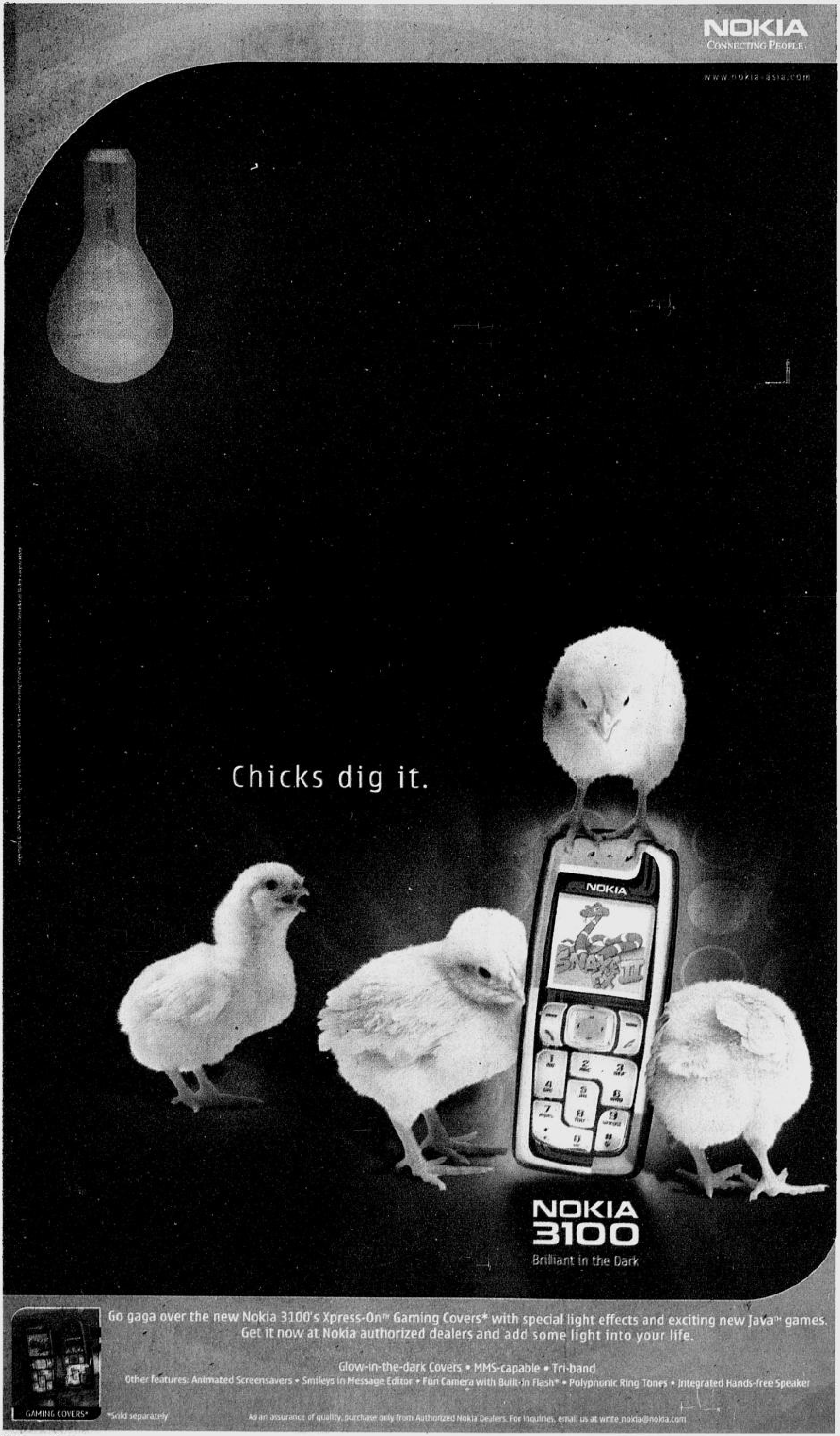
Intangible heritage

In its efforts to preserve oral and ritual traditions, known as "Intangible Heritage," the NCCA conducts exhaustive research and documentation which have led to the establishment of Schools of Living Tradition, fellowships, training sessions, and the Registry of Tangible and Intangible Treasures.

Currently, there is a move to make Carcar in Cebu a Heritage Site as well, with some concerned citizens working hard to make this happen. There are several ancestral and historical houses and structures that dot the area and they are constantly threatened being right in the midst of vehicular traffic. The Carcar Rotunda is particularly vulnerable because the Department of Public Works and Highways is widening roads there, which could result in its displacement, not to mention the air pollution that degrades the area. The DPWH has assured the Carcar Heritage Conservation Society that it will not touch the Carcar junction or the ancestral houses nearby. It is hoped it will keep its promise.

To enhance cultural literacy among Filipino, the NCCA sponsors cultural and artistic events especially those featuring original Filipino works. It uses all media—print and broadcast—and supports television shows like Isla, the Advocacy Channel.

When one speaks of conservation and preservation, inevitably one must include the physical environment—the flora, fauna and elements in a given area. By extension, the historic sites, buildings, culture and traditions or a country or specific place become part of the general environment. Public pride in such "treasures" inevitably leads to a desire to beautify, clean, restore and enhance what God and providence have provided. Our heritage sites show the world how much value we put on our "treasures."



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COMPILED BY: THE REAL ESTATE BROKERS ASSOCIATION OF THE PHILIPPINES

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REBAP

Real Estate Brokers Association of the Philippines, Inc.
25 Years

Silver Jubilee Storm

CERTIFIED REAL ESTATE BROKER REBAP

Certified Real Estate Broker

Founded in 1979, The Real Estate Brokers Association of the Philippines, Inc. was formed with the objective of truly professionalizing the realty trade practice. With this noble purpose and adhering to the ideals believed in, REBAP instituted a class of real estae professionals... The Certified Real Estate Broker.

Through the years, REBAP has made its presence felt in business, government and other sectors of society. As it continues to do this, REBAP constantly articulates its stand on issues affecting the real estate industry. Today, REBAP is a strong force of more than 500 members spread over 20 chapters nationwide. Steadily growing, establishing networks in key growth areas of the country's 13 regions, its success and recognition as a vigilant, innovative and resolute group is unwavering in their commitment to educate those who desire to make a career as a real estate practitioner.

For the past 25 years, REBAP has organized annual national conventions to prepare its members for even greater challenges. This year's convention theme, Silver Jubillee Storm, appropriately suggest that REBAP brokers are prepared to weather any storm, so to speak, even for another 25 years. Tried and proven, the CRB has a history of surviving the most challenging times brought about by our country's economic, political and peace and order battles. In the light of vacillating investor confidence, REBAP continually creates strategies to counter the ambiguities clouding the industry. Ever being self-sufficient, supportive of government projects, including tourism, the CRB's are qualified heroes of the times. Professionalism has never been as deeply organization in this third millennium.

Under the leadership of its current National President, Delia Chavez-Fabro, REBAP has maintained its position as a premier real estate organization, dedicated and committed to its advocacy of excellent and quality service to the communities they serve.

This day, at the Subic International Hotel, Olongapo City, REBAP's commitment to progress reverberates and vows to, "Keeping the Realty Trade on the Upswing!"

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SANCTUARIUM

ROYAL CARMEL HOMES

CHINABANK

Letter of Thanks To Her Excellency President Gloria Macapagal Arroyo

HER EXCELLENCY PRESIDENT GLORIA MACAPAGAL ARROYO
Republic of the Philippines, Malacanang, Manila

Your Excellency,

The Real Estate Brokers Association of the Philippines, Inc. respectfully expresses its warmest gratitude to Your Excellency for having appointed our incumbent National Chairman of the Board, BGEN. FEDERICO E. RUIZ, JR., AFP (RET), to the Philippine Coconut Authority as member of the Governing Board.

With his appointment, we certainly confirm our support and cooperation to the thrust of your administration to alleviate the conditions of the coconut industry and its farmers. As we consider agriculture a great part of the real estate industry, we are aware that as an organization committed to progress, REBAP has a role to play in preserving as well as improving the vast farm lands.

Today is our 25th Annual National Convention and it is but timely that you have chosen a man amongst us. For this, we have more reason to celebrate our Silver Jubilee year.

We thank you once again for the honor and pride that his appointment has brought us.

Respectfully yours,

THE REAL ESTATE BROKERS
ASSOCIATION OF THE
PHILIPPINES, INC.

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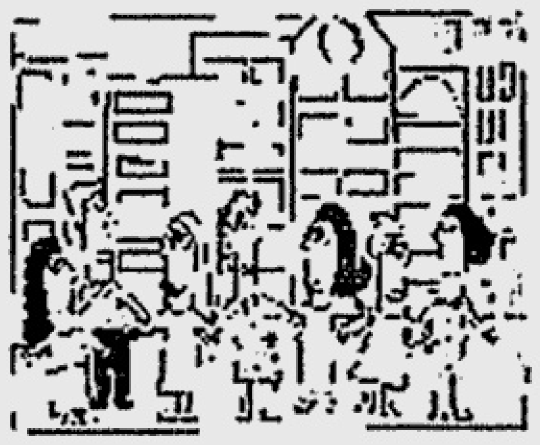

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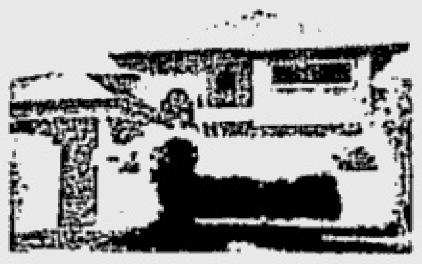

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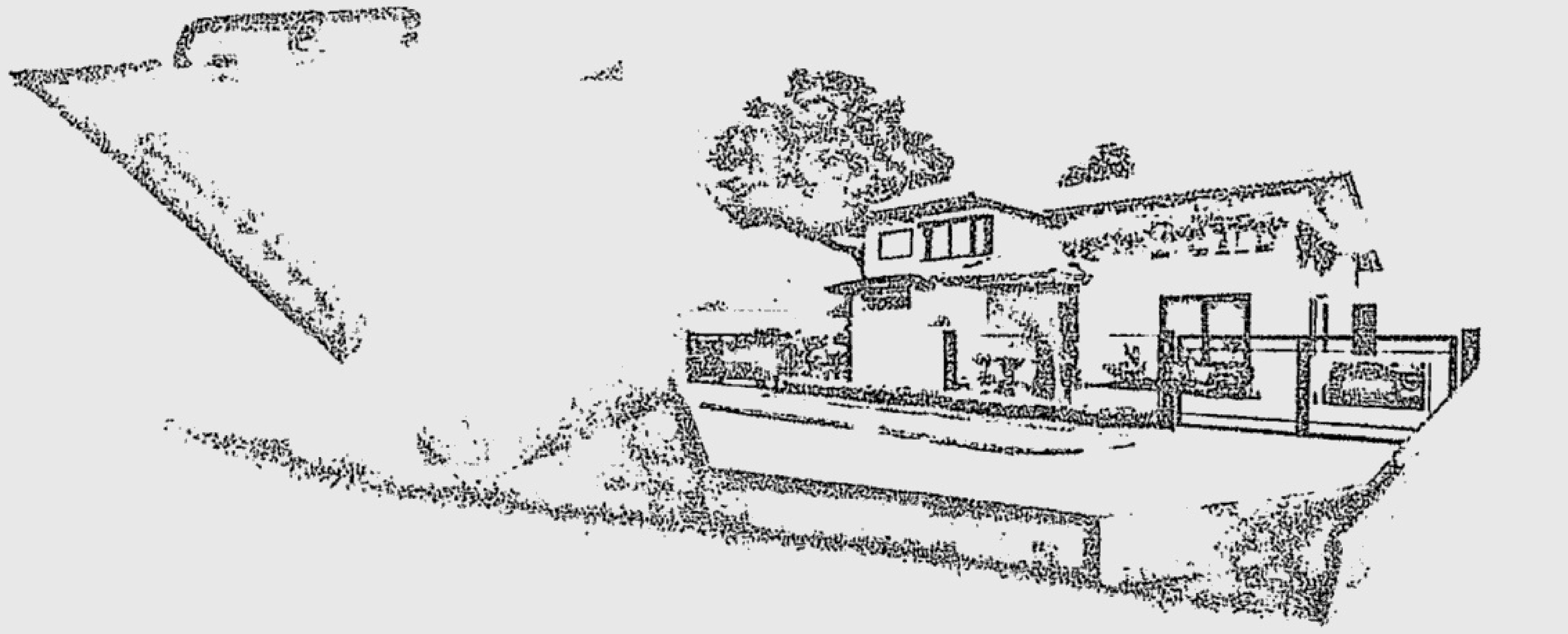

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MALACAÑAN PALACE
MANILA

Message

My warmest felicitations to the ***Real Estate Brokers Association of the Philippines, Inc. (REBAP)*** *on the occasion of your National Convention.*

This convention with the theme, "Keeping the Realty Trade on the Upswing," indicates your support for our aim to infuse more vigor into the real estate and housing industry and to provide our countrymen with more opportunities for decent housing. Our synergy of efforts helps enhance the real estate industry as well as boost our national economy.

I also urge you and the other key players in the real estate industry to double your efforts in helping our Administration meet its housing goals for the poor. I wish the success of this convention and I hope this event will inspire you to utilize your expertise for the advancement of our people. Let us all work together to achieve our vision of a strong Philippine Republic.

MABUHAY!

GLORIA MACAPAGAL-ARROYO

Republic of the Philippines
SENATE

Message

My warmest greetings to the Real Estate Brokers Association of the Philippines on the occasion of its National Convention.

The real estate industry has seen good times and bad times. It has survived the financial crisis that hit the Asian region in 1997 and faced tough challenges in recent years. Today, some sectors in the real estate industry are showing healthy signs and positive indicators.

Allow me to take this opportunity to laud the organization for its perseverance and tenacity in the face of adversity. I would also like to commend the group for its achievements and contributions to national development.

May you have a successful conference and may this foster unity and cooperation among real estate brokers to overcome the challenges that lie ahead.

Mabuhay kayong lahat!

Manny Villar

MANUEL B. VILLAR, JR.

Republic of the Philippines
CITY OF OLONGAPO
OFFICE OF THE CITY MAYOR

Message

It is a pleasure to greet the officers and members of the Real Estate Brokers Association of the Philippines, Inc. as you hold your 25th Annual Convention and Election of the National Board and Officers. Your choice of venue at the Subic International Hotel is very apt as a silver anniversary should really be celebrated in style.

You have already chalked up a worthy accomplishment by lasting for 25 years as a united body. It is indeed something to be proud of and deserving of a "Silver Jubilee Storm." We all know that there is a tendency for many organizations to split into the "banda uno-bando dos" system, which may be the reason that many groups find it hard to work towards a common goal.

As you work together to attain your objectives you will find it easier to strive towards a common vision instead of devising destructive strategies against each other. That, after all, is the rationale for bonding together - to work in unison and to help make a better Philippines.

Enjoy your convention!

KATE H. GORDON
City Mayor

---

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SUBIC BAY METROPOLITAN AUTHORITY

OFFICE OF THE
CHAIRMAN & ADMINISTRATOR

Message

It is my pleasure to welcome members and officers of the Real Estate Brokers Association of the Philippines, Inc. (REBAP) to the Subic Bay Freeport Zone for their 25th Annual Convention and Election of the National Board and Officers.

As we in the Subic Bay Freeport exert all efforts to maximize the potentials of Subic as one of the leading economic growth centers in the country today, we find in your group a kindered spirit in the task of keeping trade on the upswing.

As you'll find it during your stay here, Subic is not simply a grand piece of real estate. It is, more than anything else, a community building itself to be more productive, more competitive, and more beneficial to everyone concerned.

We hope that you'll find it both enlightening and pleasurable to take Subic by the (Silver Jubilee) storm, and later help us broker the Freeport with our clients.

Mabuhay kayong lahat!

FELICITO C. PAYUMO
Chairman and Administration

SMART
Simply Amazing!

ROYAL-CARMS HOMES

REBAP, INC.

Real Estate Brokers Association of the Philippines

Message

Greetings to all the delegates and sponsors to REBAP's 25th National Convention and Election of Officers and Directors at Subic International Hotel, Olongapo City.

As we celebrate REBAP's 25th anniversary, may I convey my sincerest thanks and congratulation to all of us, the members, for making REBAP a vibrant and active realty service organization. In spite of our varied background, concerns and conflicting personal interests, we have succeeded in putting REBAP's well-being high in our agenda. Indeed, REBAP would not be what it is today if not for our commitment to REBAP's vision and our sacrifices and wholehearted participation in all activities. Let us carry on!

For the coming years, let us make REBAP a bigger and stronger association, with chapters all over the country and membership numbering tens of thousands. Let us make REBAP the organization of all licensed real estate brokers. This is the challenge to all of us as we celebrate our 25th anniversary.

Again, congratulations and thank you very much! Let us enjoy the convention.

FEDERICO C. RUIZ JR.
Chairman of the Board
Representative, Realty Service Council of the Philippines

Message

I greet with tremendous joy all our members, guests and delegates to the association's 25th National Convention in Subic Bay International Hotel, Olongapo City.

This three-day annual gathering that teems with business, fun and fellowship comes to us as a much awaited fete after so many months of working hard for the welfare and betterment of our members, our organization and of course, the real estate industry. There is reason for us to be happy – for despite the numerous political and economic disturbances in our country that continue to torment the various sectors of trade & commerce, the real estate market remains strong enough to sustain our government with extra revenues as well as a good income for a great number of our brokers. For this period , REBAP has certainly lived up to its sacred task of "Keeping The Realty Trade On The Upswing". And it will continue to do so in the many years to come.

I sincerely thank all our members for a job well done and also our dear friends and allies in the industry who have helped us so much in our endeavors. Today, we all come together as one big, happy family to celebrate and kick off REBAP's great "Silver Jubilee Storm" for Y2004!

To one and all, Welcome to our Convention!

DELIA CHAVEZ-FABRO
National President

Message

My warmest greetings to officers and members of the Real Estate Brokers Association of the Philippines on the occasion of 24th National Convention and Election of Officers.

It is indeed a pleasure to be a part of this momentous event. And it is my hope that the forthcoming activities will invigorate our commitment, minds and spirits as we work together for a better and stronger REBAP. With the theme " Silver Jubilee Storm" in mind, I wish everyone genuine camaraderie, unity and solidarity, as each one carries on with the task of this year's meeting.

MORE POWER AND MABUHAY!

ENGR. POLLY B. ALBERTO
Chairman, Council of Leaders

Message

Welcome to the 25th Annual National Convention and Election of REBAP!

The acronymn "CRB" which stands for Certified Real Estate Broker swept the nation 24 years ago. Today, as we celebrate our jubilee year, the intensity of CRB's power still reverberates throughout the nation like a great raging storm!

The real estate industry is as alive as ever with experienced old hands. And it keeps on attracting to its fold real estate practitioners who are younger, talented and dynamic

REBAP, at present ,is undeniably one of the most well-knit and active realty organizations! Kudos and Cheers to all of us.... .. MABUHAY!

ROGER V. RONQUILLO
National VP for Internal Affairs
& Over-all National Convetion Chair

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the basis of wealth,
handed down through generations.

We Believe in maintaining the highest ethical
standards in the practice of our
profession.
Our names shall be untarnished, our
conduct beyaond reproach, our hearts
shall be pure.

We Believe in our association, licensed real
estate brokers devoted to the common
cause of upliftings the standards of real
estate practice in the Philippines.

We Believe in our sacred mision to spearhead
our country's efforts to attain economic
stabiltiy and prosperity by promoting the
proper and maximum utilization of land.

We Believe in the greatness of the human spirit.
That it can conquer, transcend, and
overcome all obstacles thrown our way.

We Believe in the Word of our Almighty God,
Who Protects us, Guides us, Heals us,
Strengthen us, and Showers us with all
His Blessings.

All of these We Believe in. We are the members
of the
REAL ESTATE BROKERS
ASSOCIATION OF THE PHILIPPINES

Buenaventura V. Fulgencio, Jr.
REBAP Greenhills, 1993

Vision

"To be the most solid Network of Certified Real Estate Brokers committed to excellence in the pratice of the Realty Trade".

Mission Statement

To develop a network of real estate practitioners who abide by the highest ethical & professional standards; and to provide, enhance and promote business oportunities for its members. In doing so, REBAP sees to meeting the needs of the clientele it serves.

CHAPTER PRESIDENTS MEETING

CONVENTION COMMITTEE PICTURE

CHOOSING A REAL ESTATE PROFESSIONAL

5 Reasons To Choose a Certified Real Estate Broker

BY JANETTE SJ HERNANDEZ
Past National President, REBAP, Inc.

1. **A Certified Real Estate Broker Can Save You Time.**
When you begin your dream home search, it's always good to know the amount of your borrowing power. By doing so, you won't waste precious time looking at homes that are not within your price range. A Certified Real Estate Broker can get you started in the buying process by helping you determine your buying power, your financial reserves and your borrowing capacity. A Certified Real Estate Broker can refer you to lenders that can cater to your financial needs.

2. **A Certified Real Estate Broker Knows The Area.**
Upon knowing how much you can invest in a new home, the next step is to determine the area where you want to live. If you're not familiar with the geographic areas, the commercial establishments, schools, hospitals, fire department, recreation and other services, a Certified Real Estate Broker can help you survey the locality and familiarize yourself with all pertinent information. Taxes, utilities, zoning and other specific details are important as well in your home buying decision.

3. **A Certified Real Estate Broker Has Access To The Largest Number of Properties Available In The Market.**
A Certified Real Estate Broker has the data to the largest number of real estate listings and can help you identify homes that most closely match your specifications and your budget.

4. **A Certified Real Estate Broker Has Experience To Ease You Through The Buying Process.**
When you've found your dream home, many details have yet to be finalized. A Certified Real Estate Broker can help you prepare an Offer To Buy and also do a diligent research on the background of the property you intend to purchase. A Certified Real Estate Broker will also assist you with finance arrangements, including contingencies, if necessary.

5. **A Certified Real Estate Broker Is Your Emotional Shield.**
Purchasing a home is one of the most stressful and emotionally draining experiences in one's life. Being guided by a professional real estate broker, who has proper knowledge, skill and connections will give ease to the buying process. Every Certified Real Estate Broker has gone through rigorous training and continuing education that enable them to deliver quality service. "Caveat Emptor" meaning "Buyers Beware" is a caution to property buyers that every professional broker advocates. With the proliferation of fake titles, even in posh residential communities, Certified Real Estate Brokers are trained to detect fake titles and will diligently qualify their property listings even before they bring you to view the homes.

Homes that are "For Sale By Owner" have no professional representation. If you are unskilled to negotiate on your own and tend to be overcome with emotions, the risk of the transaction falling through wouldn't be far behind. Working with a Certified Real Estate Broker to represent you in the negotiating table will unburden you of the stress, at the same time shielding you from being read by other parties to the transaction whose intention is to bring you entirely to their favor.

In such case when the other party to the transaction is represented by their own broker, the more you will need to be properly represented as well. Listing brokers tend to favor sellers and will maximize the negotiations to their side. Your Certified Real Estate Broker will work to your best interest and make certain that a fair and honest dealing will transpire. Every broker, no matter which side they represent, has a strategy that both are aware of. Though they may have their unique styles of dealing with each other to protect their respective clients, their main objective is always to close the transaction as worry-free as possible. Be professionally represented in every step of the way so as not to get caught off-guard by the other party's equally skilled broker. In other words, let the brokers take the emotional strain and you would have slept peacefully through the whole process.

Not all real estate professionals are Certified Real Estate Brokers. Ask for a CRB. Call REBAP, Inc. if you need to be referred to one in the community you prefer.

*REBAP, Inc. is located at the 2nd Floor, CREBA Bldg.,
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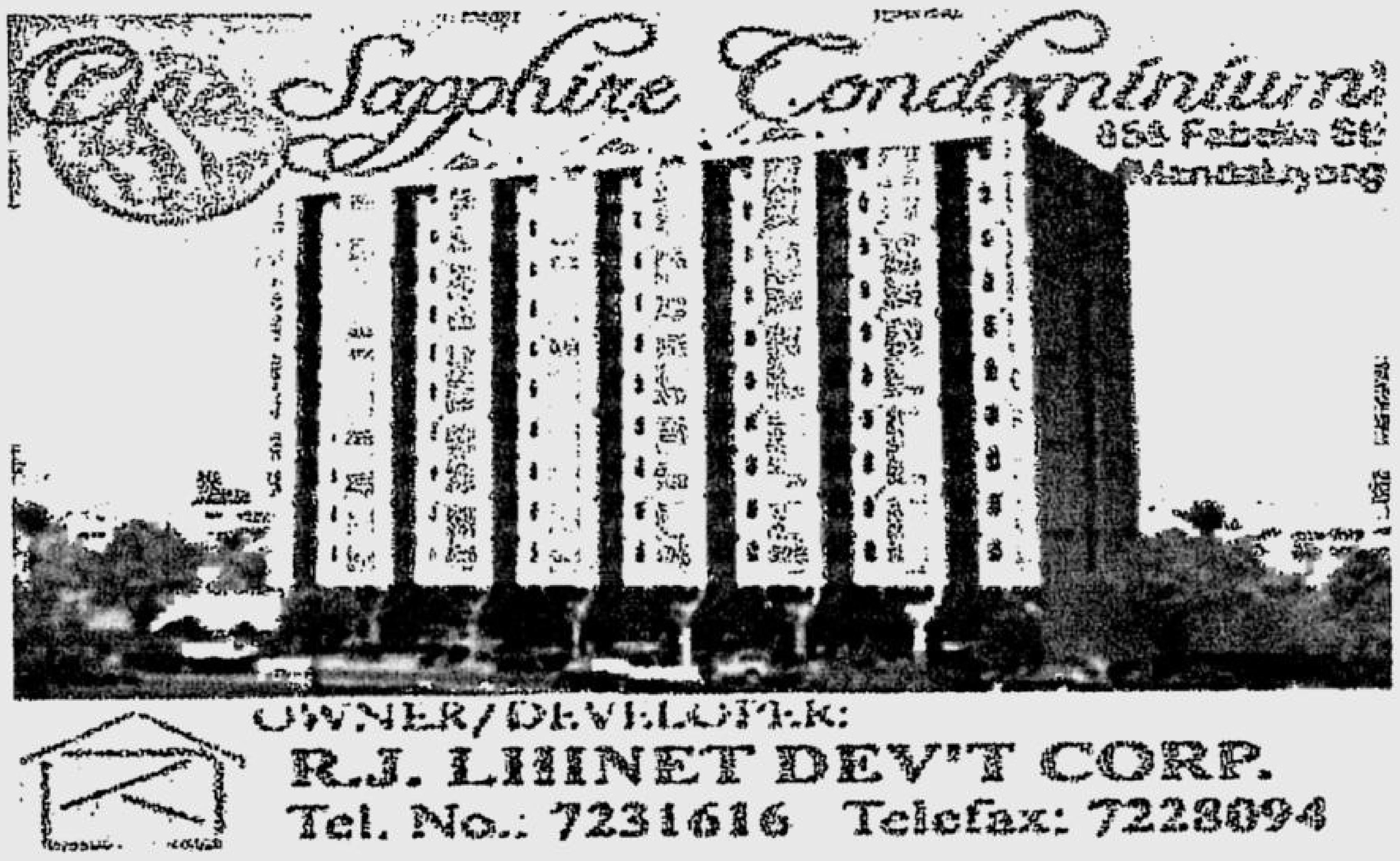
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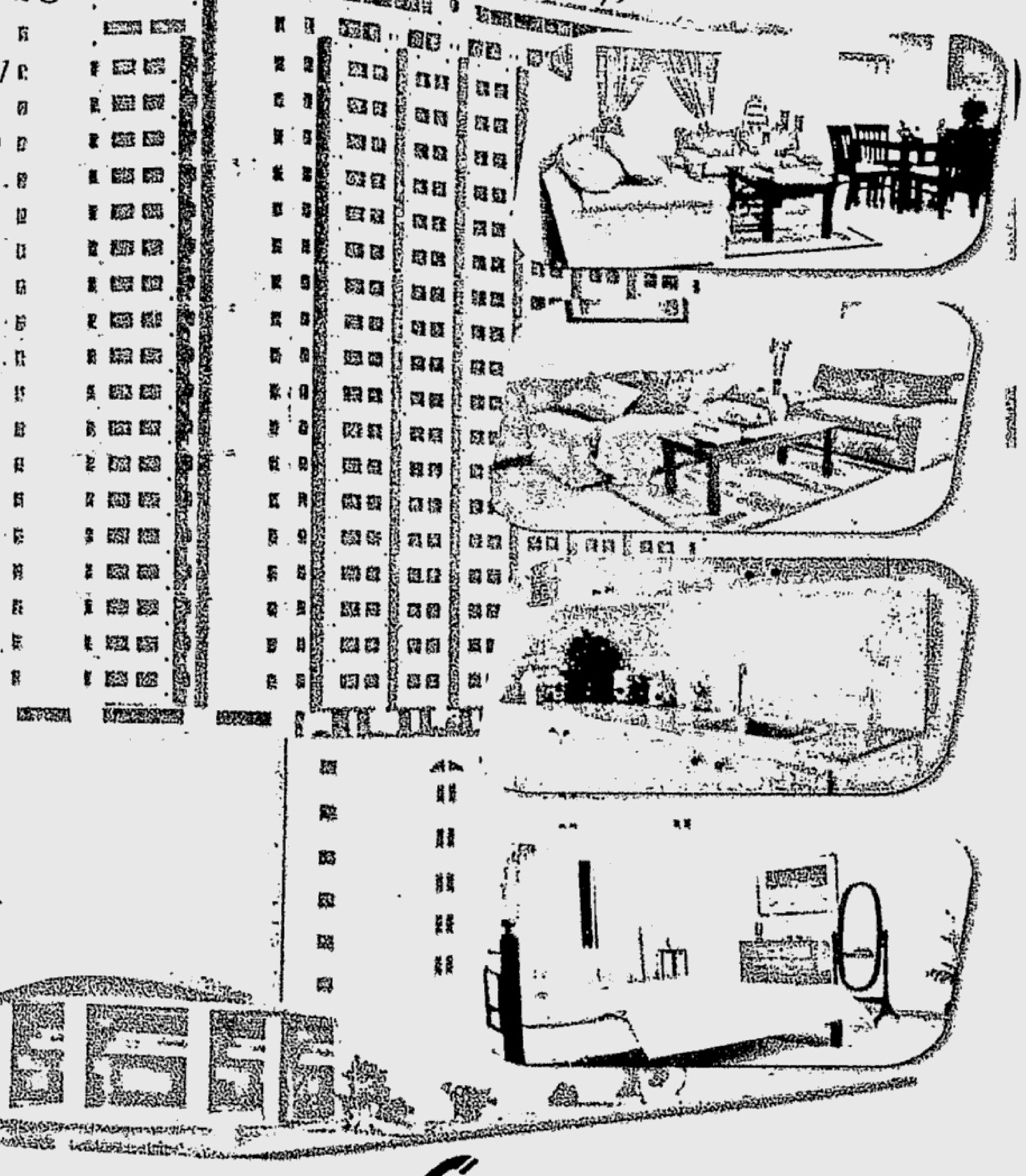

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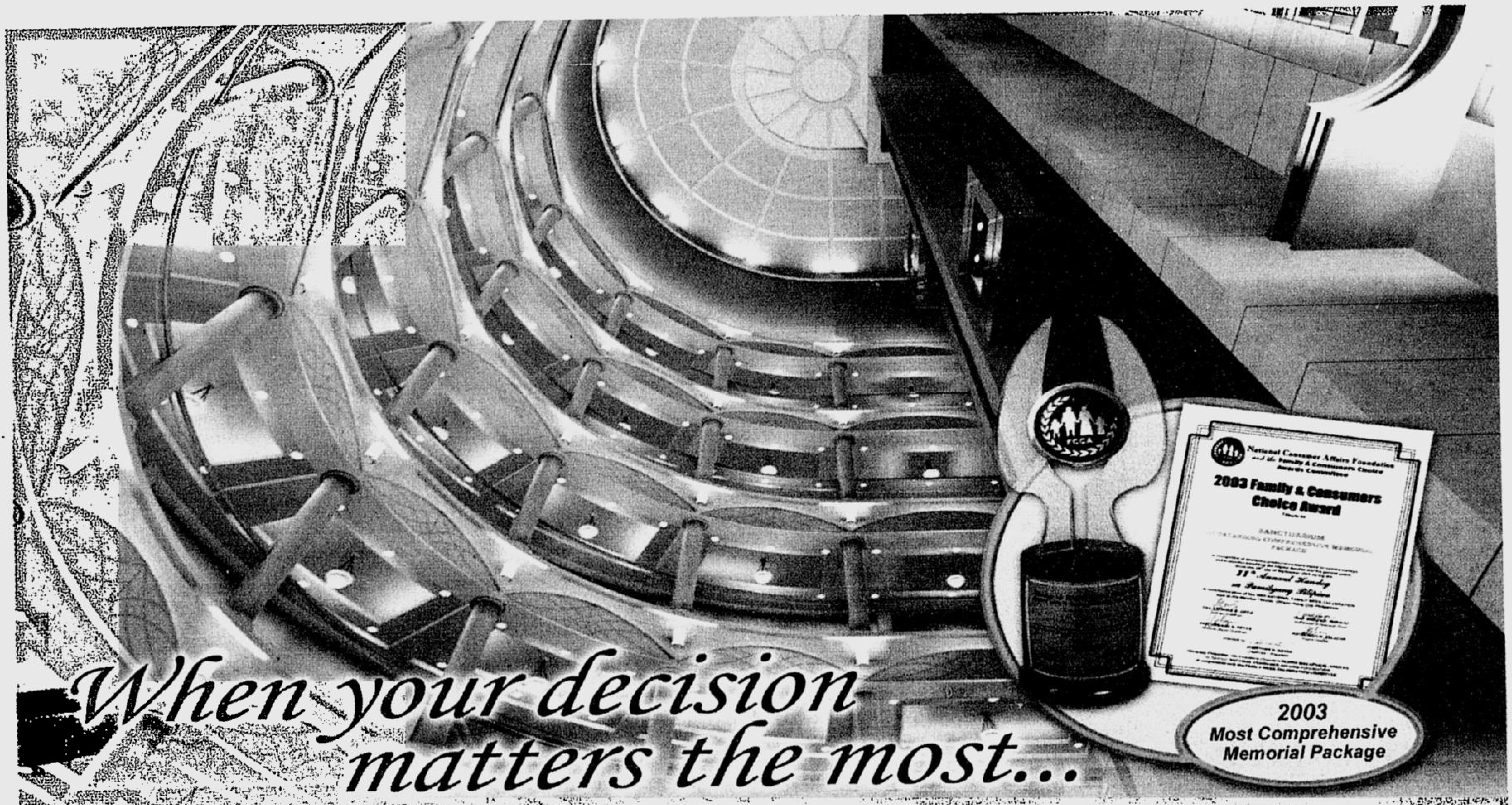
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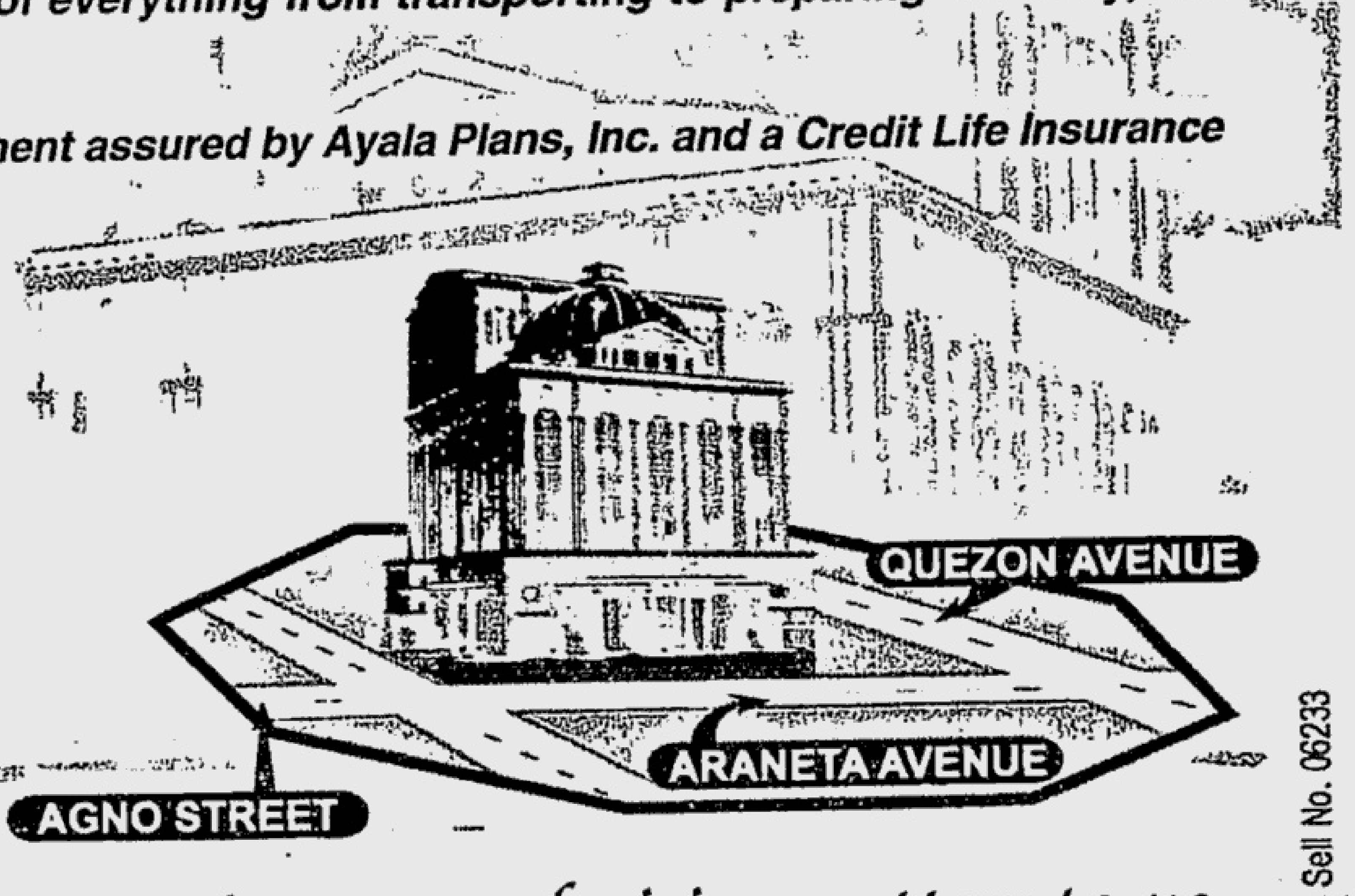
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